



Helen Sherman Griffith



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THE CENTRE OF AN ANIMATED GROUP

HER FATHER'S LEGACY

A Story for Girls

BY

HELEN SHERMAN GRIFFITH

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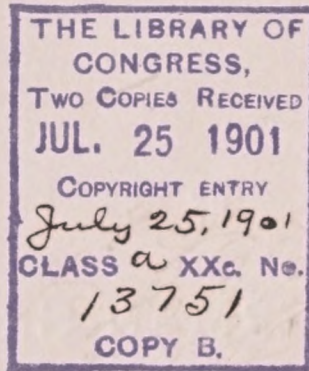


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HER FATHER'S LEGACY

CHAPTER I

THE CATASTROPHE

It was a dreary wet morning in February. A chill, ice-like rain was falling. The skies were leaden hued, to match the dingy pavements.

In an office high up in the Grain-Exchange Building, two men were sitting. They were both good-looking men, after their types, and both in the prime of life. They sat facing one another and each wore an expression of repressed excitement. The taller of the two men, and of the more prepossessing appearance, sat forward in his chair, his head bent and his hands dropping dejectedly down between his knees.

"If you can't let me have the money, Griggs," he said, "I'm afraid it's all up. I don't know any one else well enough to negotiate a private loan, and my reputation on 'Change is too uncertain to go to the money lenders."

His voice was naturally low-pitched and musical, but just at present there was a strain of anxiety in it which tightened the tone and threw it off the key.

Mr. Griggs moved impatiently. He was seated in a revolving desk chair. One arm was flung over the back and the long, tapering fingers trifled nervously with a paper-knife.

"I tell you it can't be done, Allen," he said vehemently. "I was almost as hard hit as you on that last deal in wheat. You say you have no security to offer?"

The other shook his head.

"My life insurance policy and the furniture in my house."

The lawyer's expression underwent a sudden subtle change as a thought entered his mind.

"What about that land in Ohio?" he asked.

He spoke quietly, and his companion, absorbed in his own anxious thoughts, failed to observe the undercurrent of excitement in his voice. He looked up listlessly.

"Yes, there's that. But it's worthless."

Mr. Griggs shot a lightning glance at him, and then whirled himself around to his desk.

He sat silently for some time, figuring on a scrap of paper. Then he looked up.

"See here, Allen. I want to help you if I can. But business is business. I can't be so mean as to take what you offer as security. But I want to help you out of this hole. I'll lend you the money. I can do it at a pinch, and I don't want any thanks. But for the sake of business, you can make over to me that piece of property as security."

"Mr. Allen looked up quickly.

"But that land's worth practically nothing," he protested. "I took it as a bad debt."

The other waved his hand magnanimously.

"That need not be so nominated in the bond," he replied lightly. "In the eyes of the world it will be a simple business transaction and you will be on your feet again. I dare say you'll repay me within a month or two," he added carelessly. "Remember your reputation for luck, my man."

Mr. Allen still hesitated.

"To tell the truth," he admitted at length, "I had planned to put that land to a different use."

The lawyer was surprised at this, but made no comment. He enlarged upon the advantages of his proposition. But Mr. Allen could not bring himself to accept so great a favor. They discussed the subject at some length, and when at last he rose to go, no agreement had yet been reached.

"Think it over, Allen," the lawyer advised. "It seems to be the only way out of your difficulty."

"Yes, it seems to be," the other admitted gloomily. "Still, I haven't lost heart," he added, and for a moment a smile lit up his face.

It was a rare smile, remarkable for its radiance and the strength and sweetness it lent to the nervous, handsome face.

Mr. Griggs opened the door for his client and accompanied him down the hall, still urging the good points of his offer. Neither of them perceived that, by some piece of criminal carelessness, the elevator boy, in closing the door behind a passenger, had failed to catch the lock. The door, rebounding, stood widely ajar, while the car sped upward on its way.

Mr. Allen, still talking, reached out his hand to ring the bell, felt the opening, and supposed

that the boy seeing him, had stopped, and was waiting with the elevator.

"You are very good, Griggs," he said, shaking hands with the lawyer. "I'll let you know my decision to-morrow."

But that decision was never made.

"Very well, then. Come to my office at about this time to-morrow," replied the lawyer, and turning, retraced his steps to the room the two men had just quitted. Mr. Allen watched his retreating form for a moment and then, with a preoccupied mind, stepped forward to an awful fate.

Seating himself at the desk in his private room, Mr. Griggs, all unconscious of the tragedy that had been enacted behind his back, took out a package of papers and began looking over them, as if in search of a certain document. Finding what he wanted, he replaced the bundle of papers and taking up his pen, commenced to write rapidly. He was interrupted by a hasty knock at the door.

"Mr. Griggs, Mr. Griggs, sir," called the office-boy, in tones that betokened considerable agitation, "you're wanted, sir."

A dull red flush rose in the lawyer's face and

he frowned angrily. Crossing the room he opened the door with a jerk.

"How often must I tell you that I am not to be disturbed in this room!" he exclaimed curtly.

A man stepped forward, touching his cap respectfully. He was dressed in the uniform of the employees of the building.

"There's been an accident, sir," he said quietly, but with an undertone of horror in his voice that sent a chill of apprehension to the lawyer's heart. "It's the gentleman who was with you just now. The doctor wants to see you, sir."

The dull, purplish flush faded suddenly from Mr. Griggs' face, which grew a ghastly white.

"The doctor wishes to see me!" he gasped as he followed the man hastily out the room. "Is Mr. Allen badly hurt?"

"Yes, sir. I fear he's dead, sir," replied the man bluntly.

.

At this same hour the principal of a fashionable girl's school, up on the north side, was dismissing her pupils for the day. She had just

made the announcement that the examinations for the term, which had been fearfully anticipated for some time past, would commence on the following morning.

A swarm of chattering, excited girls poured into the cloak-room, and hats and jackets were pinned and donned amid an incessant buzz of treble, feminine voices. The mass drifted apart and divided into clusters and groups, according to age, class or personal inclination.

The center of one animated bunch was a tall, slender, pretty girl with golden curls, laughing blue eyes and a serious mouth that won her the trust of all her teachers and the love and faith of her schoolmates. Katharine Allen was fond of study, quick to learn and interested in her lessons. But she was never too absorbed in them to find time for mischief. Moreover, if once she undertook anything, whether in work or play, she carried it through in spite of every obstacle. Thus, her friends were wont to say, when any plan threatened to fall through, "Get Katharine to attend to it. She'll bring it out all right."

"Latin is my bug-bear," Alice Warren was saying, apropos of the approaching examina-

tions. "Those awful rules for the subjunctive just won't stick in my head. And I am so tired of Cæsar's legions breaking camp."

"Why, that's just the trouble with the rules in my case. They do stick in and won't come out," rejoined Katharine merrily. "Sometimes I think the cell in my brain that takes charge of Latin-grammar is made of sticky fly-paper."

The girls all laughed at this sally.

"You always do express things so cleverly, Kathie," sighed Alice. "However do you think of all the similes and things?"

"It's hard enough for me to recognize figures of speech in the rhetoric, without creating them," added another.

Into this group suddenly entered Miss Greaves, the principal. The sight of her white, pained face and tear-dimmed eyes checked the girls' voices at once. They drew back in a hushed, anxious expectancy. Bad news had come and each heart tightened with a dread that it should be for her.

Katharine alone seemed not to have observed the teacher's entrance. She was standing with her back to the others, pulling on her rubbers.

"The figures of speech don't all live in the

rhetoric," she was beginning gaily, when she felt a touch on her shoulder.

She looked up to see the pitying, frightened face of her teacher bending over her, and the other girls clustered about in a sympathetic, anticipatory silence.

"What is it?" she cried sharply, with a quick prescience of bad news. "My mother?"

"No, dear, it's not your mother," replied Miss Greaves gently. "Come with me."

Katharine followed her out from among the groups of speechless girls.

"You have been sent for to go home, Katharine," said her teacher brokenly. "Your father is—is very ill."

"It is worse than that!" cried the girl, reading her hesitation aright. "What has happened?"

Then, as gently as possible, and in the least shocking words at her command, Miss Greaves told what had occurred, and after the first outburst of grief was over, led the girl to the waiting carriage.

CHAPTER II

A SAD HALF HOUR

ILL news travels fast, and the Allen homestead was soon the object of eyes and tongues of conjecturing pity.

The house was one of a row of typical city residences brown stone, three-storied, with a high basement and a bay window extending up the front. Upon the pavement had gathered a small crowd, prompted by that morbid curiosity which characterizes a certain class of people.

Into the midst of this crowd dashed a carriage. The coachman jumped to the ground, opened the door and unceremoniously cleared a way across the pavement. Katharine sprang out, ran past the staring throng and up the eight or ten steps that led to the front door. This was opened without waiting for her ring, and inside the hall she met Dr. Warren, the family physician.

The doctor was short, fat, gray-haired and

kind-faced. He was fond of Katharine and his heart ached for her.

"Oh, doctor," she cried, "is it true, what they tell me!"

"My poor child," he said, his voice choking, "don't take it so hard!"

Katharine sank down into a chair and buried her face in her hands. The hall was in confusion, the furniture pushed aside and the rugs rolled back. In the parlor the blinds were closed and the shades tightly drawn. Everything told of the change that had taken place.

"There, there," repeated the doctor, at a loss for words, and patting the bent head soothingly, "it is only what must come to us all."

"But not like that!" cried Katharine, shuddering. "To be strong and well one minute; to have everything, to be interested—and the next! Oh, no, not like that! Oh, my father, my father!"

The doctor could find no answer ready, so he stood in patient, sympathetic silence, waiting for the paroxysm of her grief to pass. He had great faith in her strength of character—grit, he called it mentally. Presently he said quietly:

"Try to control yourself, Kate. You must

bear up for your mother's sake. It will take all your pluck to go through with the duties that have fallen upon you."

He realized as he spoke how many and how infinitely sad would be the duties imposed upon these young, untried shoulders. His mind flashed ahead to the long, dreary years wherein this child must be the moral support of a nervous, exacting invalid. For Mrs. Allen was a chronically ailing woman whose chief disease was a weak will combined with a selfish heart. His fatherly gaze rested kindly on the spirited young girl before him, changed so suddenly into a weak, trembling child by the overwhelming shock.

At his reminder, Katharine checked her violent sobbing and raised her head.

"I must go to my mother! I should have gone at once!" she exclaimed, remembering.

"No, I'd rather you didn't, just yet. Wait until you are more composed. She has a nurse with her; Miss Coatlee, a trained nurse from the hospital. Your mother is still a little—ah, still a little upset. You are not needed and it might agitate her to see you just now. Will you wait until I come down again?"

"Certainly, if you think it best," acquiesced

Katharine, secretly relieved that she need not go to her mother for the present.

She did not feel strong enough yet to exercise the self-repression that would be required in the invalid's presence. The doctor understood this and wished to spare her the nervous strain until she had had a little time to herself in which to realize the extent of her loss and to master her grief.

The doctor went up-stairs, promising to see her again before he quitted the house, and poor Katharine, left alone, turned drearily to the darkened parlor. The maid, who had stood by during the sad interview, felt her tender Irish heart wrung with pity at sight of the girl's white, woful face.

"Do come into the dining-room, miss," she said coaxingly. "It's less doleful you'll find it. 'Nd perhaps ye'd be after takin' a glass of milk, or a cup o' wake tay, just for the strengthenin' it'll give ye?"

"Oh, I couldn't eat, Bridget!" exclaimed Katharine chokingly.

But she turned away from the parlor, with its rich, stiffly arranged furniture, and followed Bridget into the dining-room.

This room was at the back of the house and of a much more home-like appearance. The walls and hangings were of a bright rich yellow, First Empire in design and the mahogany furniture, carved and massive, was of the same elaborately simple pattern. There was a deep bay window at the end of the room, and though the blinds of this were discreetly closed, the shades were not drawn, as in the front of the house.

The rain of the morning had crystallized and ceased. The sky had cleared and the pale, feeble rays of the winter sunshine crept in through the slats, doing their best to dispel the gloom.

Katharine went over and sat down by a window, toward which she stared though she could see nothing beyond the varnished slats. Her thoughts, as had the doctor's, wandered ahead to the future. Although, in the death of her father she had lost her most loved relative on earth, her courageous, buoyant spirit had already risen bravely to accept the loss and be prepared to meet the new state of affairs.

Mrs. Allen, an invalid ever since Katharine's earliest recollection, would be nothing of a help

now. Indeed, it was the daughter who must, as the doctor had said, bear the brunt of the burden that had fallen upon them. Accustomed to look after her mother and to minister to her constant wants, Katharine did not feel the lack of maternal comfort at this time of mourning.

It was melancholy to think of a young girl plunged so suddenly into such deep sorrow, with no one to turn to for sympathy except hired servants; to have had the very news broken to her by an outsider.

But she did not stop to waste any pity upon herself. Her tears still broke forth frequently, but she was beginning to feel the burden of inaction. She longed to be doing something, and chafed at the doctor's delay in summoning her to her mother.

She got up and began to walk restlessly about the room. Presently she crossed to the table and stood by her father's chair. The shock of his death came over her afresh as she suddenly realized that he would never sit there again. She dropped into the chair, and leaning her arms on the table, buried her face in them and cried more bitterly than she had yet.

She and her father had been very near and dear to each other. Deprived of the companionship of his wife, Mr. Allen had turned to his daughter for sympathy and comradeship. It was in a great measure this dependence of both father and mother upon her that had developed Katharine's brave, reliant character beyond her years. It was well for her now that her early training had brought with it such responsibilities.

Her father had devoted his little leisure time to his invalid wife and his daughter. With the former he was gentle, tender and patient, but never communicative, and Katharine, who had studied her father long and closely, guessed that often he would have been glad to seek sympathy.

Breakfast and dinner times had been the pleasantest hours of the day to Katharine, for then her father seemed to shake off the business cares that constantly worried him, and endeavored to make their tête-à-têtes gay and cheerful. He chatted merrily with his daughter, exhibiting great interest in her school affairs, inquiring eagerly into her progress with lessons, and responding in kind to her nonsense.

It was of all this that Katharine was thinking, as she sat with her face buried in her arms, in the very chair her father had occupied so many times, smiling across at her. Never again would she hear his kind "Good morning, daughter," or his evening greeting of, "Well, dear, has all gone well to-day?"

She wondered, with a sinking heart, if she would ever be able to bear this great void that had come into her life. Then she remembered her mother and her duty, and sat up.

"I must be brave for mother's sake," she thought. "Her heart will be quite broken and I am all she has left."

She began to consider what she could do to help her mother bear her sorrow.

"I think the best thing to do," she decided, "will be to travel. That will take her mind away from her trouble. I know that mother has always wanted to travel, but would never leave father. Now"—a great lump rose in her throat—"now there will be nothing to keep us!"

She took it for granted that they would be able to live on in the very solid comfort to which she had always been accustomed. Prac-

tical-minded as Katharine was, she was not yet old enough to look at the future from a business point of view.

Just then she heard the doctor's step outside and hurried to the door to meet him.

"I am sorry to have been gone so long," he began, "but your mother——"

"Is there anything wrong?" cried Katharine in quick alarm.

"No, no. In fact, she is bearing the shock better than I had expected. But she has just passed through a painful interview. Mr. Griggs, who—who—your family lawyer, I believe?" he broke off, unwilling to bring past scenes to her recollection.

"Yes, I believe so," replied Katharine indifferently. "But I can't see what he has been bothering mother about now," she added, resentful of the lawyer's lack of tact.

"Your mother has asked for you," went on the doctor, "and I told her I would send you right up. I must hurry off to my other patients now. Are there any messages I can take for you?"

"None that I can think of, thank you."

The doctor started to go and then turned back.

"I took the liberty of telephoning to your clergyman, Mr. Phelps," he said. "He will call this afternoon. I hope you will see him, and persuade your mother to also."

"Yes, doctor."

"And Mr. Griggs has asked me to meet him here to-night for a little business talk. We shall not be in the way?"

"No, indeed," replied Katharine quietly, but the quick eye of the doctor detected a change of expression.

"Her sentiments on one subject are different from her mother's," he surmised shrewdly as he climbed into his phaeton behind the restive horse. "And I'd prefer her judgment in cases of character reading."

But he was a busy man and moreover came into too close contact with family matters in his profession to speculate for long upon any one's private affairs.

As for Katharine, she stood for a few moments motionless in the hall, where the doctor had left her, and then turned and went sadly up-stairs.

CHAPTER III

IN MRS. ALLEN'S ROOM

A WEAK, fretful voice greeted Katharine's ears as she softly opened the door of her mother's room.

"How soon will she be here, do you suppose?" the voice was asking, "and will she be sure to bring samples with her?"

"She ought to be here at any moment now," responded a low, quiet voice—a voice whose first sound inspired Katharine with a warm sense of comfort, even before she saw the speaker.

"Well, I hope she won't bring anything cheap. Cheap mourning is so tawdry," her mother's voice was beginning again, when she caught sight of Katharine.

"Mother!" sobbed the girl, and her self-control suddenly leaving her, she dropped on her knees beside her mother's couch. Mrs. Allen gave way to a burst of hysterical weeping.

"There, there, how could you!" she cried pettishly. "Coming in like that when I was just beginning to recover. Isn't it all horrible enough for me to bear without having a great, strong girl like you giving way and upsetting me again! Do stop her crying, Miss Coatlee. Tell her how bad it is for me," she appealed to the nurse, giving Katharine an impatient push.

Katharine dried her eyes quickly and lifted her head, trying bravely to smile.

"Forgive me, mother dear," she said gently. "I won't give way again. It was because I am so sorry for you."

She leaned over as she knelt, and put her strong young arms around her mother. But Mrs. Allen drew back coldly.

"You need not waste your sorriness then; if it's only for me and none for your own loss. I call it ungrateful, to say the least, after all that your father was to you, not to mourn his death. And such a death!"

She put her handkerchief to her eyes and her face puckered like a child's that is denied its own way. Katharine rose, terribly hurt by her mother's unjust words. She was about to make

an angry retort but checked herself, and in a moment had recovered her self-control.

"I am sorry for myself too, mother," she said. "But you see, I am young and strong and better able to stand it. So you must let me help you to bear your part, too," she added brightly.

Then she turned and held out her hand.

"This is Miss Coatlee, isn't it?" she asked. "I am very glad that you are here with us."

Mrs. Allen grew calmer under the stimulus of non-attention, and Katharine sat down presently on a low stool by her mother's couch. But she moved restlessly, as though she wished to say or do something that was awkward to accomplish. She sat for some time in uneasy silence and then rose and crossed to where the nurse was arranging a stand of medicines at the further side of the room.

"Miss Coatlee," she said in a low voice, "do you suppose I might—might see him?"

Miss Coatlee turned at once.

"The doctor didn't take you?"

"I didn't ask him. He was in a hurry. I can go by myself if you will tell—is he in his own room?"

"Yes, but I must not let you go alone. Bridget can stay with your mother. Will you ring for her?"

The nurse went over to the couch and bending, spoke a few words to Mrs. Allen. The invalid flung herself back among the cushions in a fresh paroxysm of tears and turned her face to the wall. Katharine opened the door in response to Bridget's low knock, admitted the servant and stepped outside with Miss Coatlee.

The nurse led the way in tiptoed silence to the adjoining room. Katharine's breath came short and in gasps as they crossed the darkened threshold. Miss Coatlee raised one shade a little way and then stood by the window with her back to the room. Katharine went over and knelt down by the bed upon which lay all that was left of the earthly part of her dear, loving father. However Gordon Allen stood among men, he had been a tender, devoted husband and parent.

She knelt long by the bedside, weeping silently. She could form no words, but an earnest, yearning prayer went up from her bruised young heart for strength to endure this

great sorrow patiently and to be granted the humility to say, "Thy will be done."

She rose at length, composed and quiet. Miss Coatlee drew down the shade, and they passed out of the cool, silent chamber of death.

When they returned to the invalid's room, they found Mrs. Allen propped up on her cushions and almost cheerful. She held a thick bunch of small pieces of black cloth in her hand and was looking over them with keen interest. Seated near by was a small, thin woman in a neat, plain black suit, who was describing something in swift words with a French accent, and illustrating her speech with rapid gestures.

"Kate, here is the dressmaker," called her mother. "Come and see what I have chosen for you. This is Madame Monée."

Katharine bowed to the little Frenchwoman and then seated herself again on the hassock beside her mother's couch. She had no heart for styles and samples. She agreed at once to every suggestion her mother made, rose and stood in obedient stillness while her measures were taken and, as soon as she could do so unnoticed, slipped away to her own room.

It cut her to the heart to see the interest her

mother took in worldly things at such a time. Still, it was a relief, she could not help admitting, to have her mother's thoughts diverted for a time for her hysterical bemoaning.

"And all the time, she feels it even worse than I do, down deep in her heart," thought the daughter loyally.

She had not been long in her room when Bridget knocked at the door and said that the clergyman was down-stairs. Katharine had forgotten the doctor's words concerning Mr. Phelps' expected call. Conscious for the first time of her tear-stained face and disheveled hair, she hastily set about freshening her toilet, dreading the coming interview nervously.

The clergyman had looked forward to his task with a feeling of awkwardness. Although the Allen family had been members of his congregation for over a year, he knew very little about them. He had called two or three times, but Mrs. Allen had always been excused on a plea of illness. Mr. Phelps was a bachelor. If he had had a wife, she might have gained an entrance to the household. As it was, he was aware that Mr. Allen and Katharine had attended church regularly, and he saw the latter at

Sunday School and the King's Daughters meetings. Beyond this he knew practically nothing of them. He had a sense of having in a measure neglected his duty, and hardly knew how he would be received. But he felt that he must take up his position as spiritual guide and comforter.

He was ushered into the darkened parlor, and, after his eyes became accustomed to the change from the pale brightness of outdoors, he was surprised to find that he was not alone.

A man sat in an easy chair by the hearth, sorting a packet of papers on his knee by the fitful light of a coal fire. He was a thin man, of average height, with large, clean-cut features. His face was smooth-shaven except for a drooping mustache which almost entirely concealed his mouth. The face was good-looking; would have been absolutely handsome if it had not been for the eyes, which were small, shifty and set somewhat too near together.

Mr. Griggs, for it was he, rose at once, pocketed his papers and coming forward, introduced himself.

"Ah," said Mr. Phelps, in his slow, constrained voice, "how do you do? Are you the father of

Jim Griggs? Jim is in my Bible class. He's a fine boy—a fine boy. You should be proud of him, sir."

The lawyer smiled without humor. It was a new sensation to be recognized as the father of his son. But he was proud of the praise, for Jim occupied the soft spot in his father's heart.

"Er—ah—as you are the family lawyer," continued the clergyman deprecatingly, "perhaps you could—ah—would—tell me a little more of Mrs. Allen and—ah—the late departed? I know—ah—I realize that they are members of my congregation," he apologized as though confessing a sin, "but for some—ah—er—for some reason, I have never managed to come into close—ah—relations with them. I dare say—ah—I grant that the fault is mine, but—um—er—the fact remains——" he was on his toes by this time, with the tips of his fingers meeting, and felt more at his ease.

But he was not all mannerism. His heart was simple and capable of great feeling. Mr. Griggs, however, not keen at reading below the surface, failed to see through the veil and felt contemptuous.

"I can give you facts," he replied with rough

frankness. "Mrs. Allen is a chronic invalid—unnecessarily so—the daughter is—well, a precocious child and Mr. Allen was a speculator."

"A speculator! Ah!" ejaculated the clergyman and stopped.

Mr. Griggs regarded the thin, scholarly face for a moment with a curious stare and then, shrugging his shoulders, he turned and left the room. At the threshold he met Katharine. He started back and looked confused, then bowed silently and hurried away. Katharine closed her eyes. She knew that the lawyer was the last person who had seen her father alive.

In a moment she entered the parlor with the request that the clergyman accompany her upstairs as her mother was not able to come down.

Mrs. Allen, possessed of the nervous remnant of a charming manner, greeted him graciously, with fitting emotion.

"You will pardon my not rising," she said as Mr. Phelps advanced to the side of her couch, "but as you know, I am something of an invalid and this dreadful calamity has completely prostrated me."

She turned away her face and put her hand-

kerchief quickly to her eyes. It was not for the clergyman to judge, but he felt his heart move with a sudden pity for the young girl beside him, with her pale face and quivering lips. In the midst of sorrow his manner, and the shyness that tinged it with affectation, sank into the background and his spirituality, that gave others confidence in him, enwrapped him.

He spoke a few earnest words and then asked permission to offer up a short prayer. When she rose again, Katharine felt strangely uplifted and strengthened; more prepared to face the sad days that were to follow.

CHAPTER IV

A CHANGE OF FORTUNE

THE reading of the will was to take place on the day after the funeral. The reading of the will! It sounded very solemn to Katharine, and it was with a feeling akin to awe that she took her seat in the parlor that morning, with Mr. Griggs, Mr. Phelps and Dr. Warren, the doctor and clergyman having been invited by Mrs. Allen to attend the reading. The time set was eleven. It was an awkward hour for the three busy men, but Mrs. Allen declared that she could not possibly get down-stairs any earlier. Even then she was late and they were all waiting a trifle impatiently. General greetings were exchanged and almost immediately Mr. Griggs took up the document, broke the seal and began to read.

Katharine could not follow the legal phrases and terms with comprehension. But that the will was not what her mother had expected, she

guessed from her actions. Mrs. Allen had listened at first with a great show of emotion, but as the lawyer proceeded she dropped her handkerchief from her eyes, sat more erect in her chair and opened her lips once or twice as if to interrupt. Her face grew pale and anxious and she clasped her hands excitedly.

“Why, what can it mean!” she gasped as soon as the reading was finished. “That cannot be right. You have made some mistake, Mr. Griggs. That must be an old will!”

“I am sorry to say that it is right, madam. This will was made less than two months ago. I myself drew it up under your late husband’s directions.”

“I can’t believe it! If it had been dated some years ago—before we were well off—!”

The three men sat in an embarrassed and uncomfortable silence, with downcast eyes. Katharine regarded them each in turn keenly, trying to read the answer to her frightened mental query, “What does it mean?”

Mrs. Allen read the silence aright and threw herself back in her chair with a moan.

“It is true, then. He has left us beggars!” she cried harshly.

"Not exactly beggars, my dear lady," interposed the lawyer mildly. "There is something left."

But Mrs. Allen was not in a mood to listen to reason. She sobbed and moaned and quickly worked herself into a state of hysterics. The doctor hastened to her side, Miss Coatlee was summoned and Bridget sent to prepare hot-water bottles and a mustard bath. The poor lady was borne half conscious from the room, leaving the lawyer, the clergyman and Katharine behind.

The two men seemed to have forgotten the girl's presence so still she sat in her corner. They had taken up their hats to depart when Katharine spoke :

"Mr. Griggs," she said, "I should like to ask you a question before you go."

The lawyer started and a momentary expression of irritation flitted across his face, curling the lips and darkening his brow. He turned sharply.

"Well?" he asked, pausing, in a tone that hardly invited confidence.

The clergyman had turned too, with a word of sympathy on his lips. He stopped, surprised at the lawyer's change of tone.

"What is it, Miss Kate?" asked the lawyer impatiently, his dark brows meeting in a frown. "I'm very busy this morning. Can't this important question of yours be put off?"

Katharine detected the sarcasm in his tone and her cheeks reddened.

"No, it can't," she answered shortly. "And it is important. I want to know what my mother meant by saying that my father had left us beggars?"

"She meant what she said, I suppose," replied Mr. Griggs suavely.

With all his tact and grace of manner, the lawyer had never succeeded in becoming friends with Katharine Allen. Perhaps the best reason for this was that he had never tried. He considered her forward and spoiled, allowed entirely too much freedom of speech and knowledge of family affairs for her age. Above all was it irritating to have her attempt a comprehension of business. Katharine had always felt his attitude toward herself and resented it. She began now heartily to dislike him.

"But you yourself told her that it was not so bad as that," she protested.

"Well, it's not," he returned, in much the

tone that one uses in responding to a baby's irrelevant chatter.

Katharine sighed and with an effort suppressed her indignation.

"I wish very much you would explain things to me," she said pleadingly.

"My dear child," said the lawyer amicably, buttoning his overcoat, "I could not possibly give the time now to explain anything half so complicated. Don't you know that this is a very unusual hour for a busy man to be away from his office? Good morning, my dear. I'll drop in this evening to see how your mother is."

He was half way to the door and Katharine's rising sobs had stifled her voice. The clergyman interposed.

"I—ah—I think Miss Katharine quite right in wishing to understand more clearly the contents of her father's will, Mr.—ah—Mr. Griggs," he said, with a peremptoriness of tone under the smoothness of his drawl, that caused the lawyer to pause and turn.

"It was only the legal terms I wanted explained," said Katharine, with a quick glance of gratitude towards Mr. Phelps. "I have

always been used to doing things for my mother and I want to help her in this. But if you are so busy, let me have the paper. I think I could puzzle it out by myself."

Mr. Griggs came back and seated himself, none too graciously, by the table, unfolding the will and spreading it out before him. Mr. Phelps also sat down again. Why he should have remained he hardly knew. Possibly it was a desire to see fair play. He appreciated the girl's feelings and also the lawyer's resentment at what he evidently considered a child's interference in that which was beyond her understanding. But Katharine's intelligence was above the average. Moreover, the present circumstances had placed her in a position of responsibility to which she must rise, and she needed practical assistance, not patronizing rebuffs.

If the lawyer resented his presence, he made no sign of it.

"In a word, Miss Kate," he began, coming at once to the point, "this will signifies that, aside from a few Government securities, his life insurance, the furniture in this house, and this property somewhere in northern Ohio marked

'waste land,' your father had not a penny in the world when he died."

"Oh!" cried Katharine in consternation, "Then, what have we been living on?"

The lawyer shrugged his shoulders.

"Your father had plenty of money from time to time. He was a speculator," he explained, with more kindness of tone, seeing the bewilderment and distress in her face. "At times he was very well off indeed, rich in fact. But he lost money as quickly as he gained it."

The girl's face paled and her eyes dilated with the horror of the question she dared not ask. "Was it—was it honest?" she panted with quivering lips.

Mr. Griggs face grew an angry crimson and he sprang to his feet as though he had received a personal insult.

"Of course. It is merely a way of earning a living," he answered curtly, and gathering up his papers, he left them abruptly.

"What did I say?" asked Katharine, turning to Mr. Phelps. "Why did he go so suddenly? Was it—is it true that it wasn't honest? Did he resent my saying that against his friend?"

As if I would not be the first to defend my own father!" she added proudly.

Mr. Phelps shook his head, as much puzzled as herself by the lawyer's action.

"But," she went on quickly, pursuing the train of her thought, "you do believe that father had money to pay our everyday expenses; house rent, grocery bills and all that?"

"I am sure that your father lived honestly," the clergyman hastened to reassure her. "Mr. Griggs told me that ever since he had known Mr. Allen, he had been remarkably successful in his business until about two months ago, when, early in December, he met with heavy losses."

"In December! Poor father, how frightfully worried he must have been!" sighed Katharine. "Yet he gave us a very merry Christmas," and her hand sought caressingly the little gold watch that had been her father's chief Christmas gift.

There was a long pause during which Katharine was busy with grave thoughts. Then she looked up and said practically:

"Will you please tell me, Mr. Phelps, how much you think we'll have left to live upon?"

The clergyman made a hasty mental calculation and replied :

"About a thousand dollars a year."

"A thousand dollars a year," echoed Katharine, in a relieved voice. "But that's not so bad ! Why, we can be almost as comfortable as ever !"

Mr. Phelps shook his head.

"I should judge," he said slowly, looking about him, "that the present rate of your living is about six thousand."

"Six thousand dollars a year !" gasped Katharine in amazement. "How could it be possible to spend so much money in a year ?"

The clergyman smiled sadly.

"The rent on this house must be at least eighteen hundred," he said. "Then I dare say, you keep several servants ?"

"Four."

"And your mother has her carriage, always an expensive luxury in a city."

Katharine sighed helplessly.

"I can see how the money would go—with the living expenses, clothes, and poor mother's doctor bills. But what are we to do ?" she asked dolefully. "We shall send away most

of the servants, of course, sell the carriage and leave this big house. But mother has to have her comforts and luxuries. I don't see how we can ever live on that amount, now that you have shown me how little it really is."

"Don't lose heart. Things are not so bad—not so bad," repeated the clergyman vaguely. He knew so little of business himself, but she must be encouraged. "You can sub-let this house, furnished, until the lease expires!" he exclaimed inspired. "It is large and so handsomely furnished that it ought to bring twenty-five hundred at least. That will add another seven hundred to your income and make you very comfortable."

This idea so elated Mr. Phelps that he quite overcame Katharine's fears. But she still felt very doubtful when he rose to go.

After his departure she glanced down at her hands, in which she had been unconsciously twisting a bit of paper while she talked. She spread the sheet out with an exclamation of dismay. It was a memorandum in the lawyer's handwriting, with a rude pencil sketch attached. The paper was badly rumped and torn.

"Why, this belongs to Mr. Griggs," she ex-

claimed, smoothing it out carefully, "and I have almost spoiled it."

She glanced at the paper more closely. The sketch indicated a rectangular plot of ground, with dimensions jotted down at intervals and in one corner the rough outlines of a building.

"It is a plan of the Ohio property," she thought, recognizing the name. "I wonder why mother and I couldn't go there to live. We would be living in our own house and so save rent. And it must be much cheaper to live in the country. I'll suggest it to Mr. Griggs."

She folded the rumpled paper neatly and enclosed it in an envelope to be given to the lawyer on his next visit.

But subsequent events put the idea of going there to live, for the time, entirely out of her head.

CHAPTER V

THE DOCTOR'S PLAN

HOWEVER much the non-superstitious may scoff at sayings, the tradition that sorrows and breakages come in threes, is very apt to prove true. If Katharine had been a philosopher, this would no doubt have been her reflection when, one afternoon two weeks after her father's tragic death, the doctor came to her and asked for a few minutes' conversation.

She was sitting alone in the dusk of the parlor. She had been out walking, but the bleak gray day had done little to help cheer her spirits, and she felt listless and blue. When the doctor said, "Miss Kate, I have something to tell you," she knew at once that it was bad news and her heart sank.

"Yes?" she asked faintly.

The doctor tried to beat about the bush.

"It concerns your mother," he said slowly.

"She—she is not doing so well as I had expected."

Katharine sprang from her chair and crossed to where the doctor was standing. Her face was white and her blue eyes dark and dilated with alarm.

"She's—she's not worse, doctor? Oh, you mustn't let her get worse!"

"No, no. She's not worse, but she's not better. She does not improve as quickly as she ought. I have consulted with Dr. James of the St. Ursula Hospital and he agrees with me that a change of treatment is necessary."

"Well, why don't you give it to her?" asked Katharine bluntly.

"I can't, here."

"You mean that she needs to go away somewhere?"

"Exactly. She must go to a hospital."

"A hospital!" ejaculated Katharine, vague horrors of ether, hushed voices and white bandages crowding her mind. A hospital seemed to her the extreme of seriousness. "Oh, doctor, is it so bad as that?"

The doctor could not restrain a smile.

"Take that frightened look out of your eyes,"

he said cheerfully, "hospitals are not the dens wherein we doctors work our dire evil, as your expression would suggest. Your mother must go to the hospital because at home she cannot receive the course of treatment nor the care that she needs. The St. Ursula is a private hospital, so that she will be as comfortable and secluded as in her own house."

"Will you still be her doctor?" asked Katharine, her heart very heavy in spite of his cheerful, matter-of-fact tone.

"Yes, Dr. James and I will share the case. And Miss Coatlee will remain with her, you will be glad to hear."

"Yes, Miss Coatlee is a great comfort," replied Katharine in the grateful tone of one accustomed to grasp at straws.

The doctor guessed her state of mind and sat down to reassure her.

"When—when must she go?" queried Katharine.

"The sooner the better. No, don't look at me in that startled manner. There's no actual danger. But there are several excellent reasons for making the change at once.

"The first and best reason is that your

mother's depression is growing steadily deeper. We think that this is caused by the associations of this house, and it is impairing her strength. Then, the sooner you can both leave the house, the sooner it will be ready for a tenant. I know you are very anxious to procure one.

"Now my plan is this: Move your mother to the hospital at the earliest possible date and, while she is there, you come to us for a visit. Mrs. Warren and Alice will both be delighted to have you, and perhaps the change will help you to see the future through less dark glasses."

"You are very good, doctor. I should love to come if you are sure Mrs. Warren will want me. Shall I be able to visit my mother often?"

"Every day. Come, come, cheer up! You see it is not so bad. Where is your clear little head? It is a very sensible arrangement indeed. Your mother is safe and well-taken care of for a time, the house is ready for a paying tenant, and your immediate future is provided for. Who knows what may turn up in the meantime?"

"You are sure that mother is not—not dangerously ill?"

"Absolutely sure, my child—if she has

proper care and not too much indulgence of her feelings. Now, we may consider the matter settled? ”

“I suppose so. Whatever you think best.”

“Very well. I shall go at once to Dr. James and make the necessary arrangements. Your mother has been told of the plan and is quite reconciled.”

The busy doctor took his leave reluctantly, carrying with him on his rounds the picture of a sad-faced girl, sitting alone in a dark, gloomy parlor.

His own home, when he entered it some hours later, was a brilliant contrast to the big, gloomy house he had quitted in the afternoon. Bright gas-jets and soft lamps burned everywhere, and a flashing coal fire glowed on the hearth.

Mrs. Warren looked up from her reading as he entered the parlor and smiled a cordial welcome.

“You are late to-night,” she said, laying aside the evening paper and rising to greet him. “Dinner is waiting.”

It was indeed, past seven o'clock and the doctor was hungry after his busy day.

"Where is Alice?" he asked, following his wife into the large, cheery dining-room.

The heavy black oak sideboard shone and glittered with silver and cut-glass, with which the massive, white-spread table was also covered.

"She has gone to a little supper party," replied Mrs. Warren, taking her seat. "You know I always allow her some little pleasure on Friday evening, after her week of study."

A shade of anxiety crossed the doctor's benevolent brow.

"A very wise idea," he approved. "A wholesome mixing of study and play is the best plan. 'All work and no play, makes Jack a dull boy.' Has Alice seemed quite well to you lately?" he added with a would-be-carelessness of tone, and beginning to eat his soup.

Mrs. Warren, familiar with his habits of thought, was prompt to take alarm.

"You don't think she's ill, do you?" she asked quickly. Their only daughter was very precious to them both.

"No, no, not ill—not even ailing," answered the doctor. "But she is so high-strung that it would take little to upset her. You must not let her get too much either of study or excite-

ment. Such a temperament as hers needs close watching and a sensible, wholesome environment. Hysteria is a fearful disease."

"Alice is not in danger of hysteria!" exclaimed his wife indignantly. "You do look at everything from such a—such a medical point of view. She is only very affectionate and demonstrative."

The doctor smiled.

"There, there, I am sure she is in no danger of anything," he said smoothly. "How could she be, with such a mother!" he added gallantly. "But we must get her away from the city next summer. I wish she had a regular story-book grandfather with a big farm, principally hay-fields, where we could send her to be turned loose, like a colt put out to pasture."

"However," he went on, "I am rather glad that she is not here for dinner, as I have a little matter to discuss with you, and as I must go out again this evening, now is our only opportunity."

"Oh, dear, must you go out again! I was hoping to have you quite to myself all evening."

"I can't neglect my duty, my dear."

"But a doctor's duty never seems to be done."

Other men have hours for their business, but doctors can never call any time their own."

"It would be difficult to set hours for becoming ill in," laughed her husband. "And when the illness comes, then must the doctor come too. A physician is like a hydrant or a gas-pipe, always in readiness for the convenience of the public."

"Don't joke about it," pleaded his wife. "I do think it too bad that you can never have a moment in which to enjoy yourself. The first Paderewski concert is to-night and I was hoping you could go with me. Now I shall have to telephone to the Dales and ask if I may go with them. They offered to stop for me, but I had promised myself your company."

"It is too bad, my dear. I should like to go. Perhaps I may be able to drop in before the end of the concert, hear a number or two, and bring you home."

"That will be better than not having you at all," replied his wife reluctantly. "But what is it you have to tell me?" she asked, her curiosity unable to wait longer for satisfaction.

"It is a question of bringing happiness to some one else, and of giving ourselves pleasure

at the same time, I hope," replied the doctor gravely.

"It is always a pleasure to make other people have a good time," said Mrs. Warren heartily. Is it to take some of your poor cripples to the *matinée*, get up a donation of toys for the Children's Hospital, or hold an Old Woman's Home sewing bee?" she asked, for she was well acquainted with the eccentric requests of the philanthropic doctor.

Her husband laughed in spite of himself.

"No," he said. "It's not any of those this time. It is to invite Katharine Allen here for a visit."

CHAPTER VI

AN INVITATION

"ASK Katharine Allen here for a visit!" exclaimed Mrs. Warren in astonishment. "But how can she leave her mother and her own home?"

The doctor had become serious again.

"That is just the point," he replied. "Her mother is about to leave her and the home to be broken up."

"You don't mean that Mrs. Allen is going to die!" cried his wife. "I thought you considered her illness to be mostly imaginary."

"So I did until within the past week. She's not in absolute danger, but the long strain she has undergone and the two severe mental shocks have developed several rather alarming symptoms."

"Two shocks! What misfortune has she had beside her husband's tragic death?"

"It seems that Mrs. Allen thought herself

left in very comfortable circumstances, whereas the will shows that there is very little for them to live upon."

"Why, that is surprising! What is the reason? I judged that they were very well off indeed. She keeps a carriage, several servants, and their house is gorgeously furnished. Then, too, Katharine has always been better dressed than I could afford with Alice," she added with a sigh.

Indeed, Katharine's frocks had been a source of secret envy to Mrs. Warren. Though of a simple design, they were always of the costliest materials, and of a style that betokened the hands of a fashionable modiste. Whereas Alice's own dresses were made in the house, very often out of her mother's cut over. But then, the doctor had his philanthropic charities to support and a certain ambition, known only to his wife and himself, to endow the Children's Hospital.

Mrs. Warren's regret upon hearing of this new trouble was very genuine.

"What in the world will they do!" she cried. "If Mrs. Allen should die, it would leave Katharine absolutely alone. Poor child!"

"She could make her way, plucky little girl," said the doctor. "It would be almost to her advantage if her mother should have to die," he added a trifle cold-bloodedly. "She will never be anything but a drag on the girl—unless she marries again."

"What a thought! So soon after her husband's death!"

"She's the sort to be easily consoled, I think."

"She's not dangerously ill, you say? Then what did you mean by saying that she was about to leave Katharine?"

"We are going to take her to the St. Ursula Hospital. Dr. James and I think a rest cure is the proper treatment. But there is to be an operation first. This will be so slight and so safe that I did not tell Kate of it. I knew that she would not be able to understand that there is no danger."

"There is none? You are sure?" asked his wife a trifle anxiously. She had a feminine dread of surgery. "It would be dreadful for Katharine not to have known if——"

"If fiddlesticks, my dear. I tell you there is no more danger than if I were going to manicure her finger-nails. And mind you don't let

Kate know. She has enough to worry her as it is."

"Of course I shall not tell her. When is Mrs. Allen to go to the hospital?"

"Within the next week. The sooner the better."

"And you want Katharine to stay with us while her mother is there?"

"Exactly. Indeed, I have already asked her, though of course you will endorse my invitation? She could board at the school," he added diplomatically, thinking his wife's sympathy not sufficiently roused, "but it would be dreary and unhomelike for her."

"Of course it would," assented Mrs. Warren warmly. "But I suppose it will be a pretty long visit?"

"Two months at least. Perhaps longer," replied the doctor promptly. "But you will not find it inconvenient. She can share Alice's room and will drop into our ways at once, like a member of the family. She is a lovable girl and has many fine qualities. Indeed, I think her influence will prove most excellent for Alice."

"I know that Alice is very fond of her. And I admired her courage and self-control at the

time of her father's death. How does she take the news of their change of fortune?"

"Very hard. She feels the responsibility of it all heavily. She is worried for fear they are spending money that they haven't any right to."

"Who is their lawyer?"

"A man named Griggs. I don't know anything about him, but I didn't fancy him particularly. I've asked one or two men on 'Change about him and they are not over-enthusiastic. Still, he appeared to have known Allen most intimately and is on very good terms with the widow."

There was something in the doctor's tone that brought to Mrs. Warren's mind his remark about Mrs. Allen's being easily consoled. But she made no comment.

"Jim Griggs is one of Alice's friends," she said, "and seems like a very nice boy indeed. But if Mr. Griggs isn't trustworthy, how did Mr. Allen happen to employ him?"

"My dear, I didn't say he was not trustworthy. I dare say he and Allen had business dealings together. Allen was a speculator, you know."

"I didn't know," replied his wife coldly. She classed speculators with gamblers.

"Kate has been talking over matters with Mr. Phelps," went on the doctor, ignoring her change of tone. "He advises her to sub-let their house furnished. He thinks they can get another seven hundred a year for it. I doubt if it will bring as much as that, but still Katharine is anxious to get a tenant."

"What does her mother think of it? A woman doesn't like the idea of other people using her things."

"Mrs. Allen has not been well enough to discuss business. But of course she will consent, as it is the only thing to be done. Sentiment has to step aside for necessity."

"And Katharine is to attend to everything? Poor child, what a load of responsibility at her age!" exclaimed Mrs. Warren, filled with sympathy. "Of course she shall come here."

"I'm glad you are willing to give her a home for awhile," replied the doctor, folding his napkin with a hasty glance at the clock. "I'm sure you'll never regret it."

Mrs. Warren wrote her note early next morning and Alice herself took it over to the Allen house, for it was Saturday.

"Just to think, Kathie dear," she cried rap-

turously, "mamma says you are to stay with us for two whole months! Two months and maybe longer! Why, it will be like having a sister!"

"Two months!—Will mother have to stay at the hospital as long as that!" exclaimed Katharine, growing pale with alarm. "I'm afraid the doctor thinks her very ill indeed!"

"Oh, no. It's a rest cure papa says she is going to have," Alice replied quickly. "And you know rest cures are awfully slow. Indeed, they take nothing but time. They're just a joke, I think."

Katharine let herself be reassured and the two friends fell to discussing the approaching visit with much eagerness.

"And I'm going back to school again, after the house is closed and all," announced Katharine.

"How glorious! The girls have asked me every day if you were coming back. What jolly times we'll have getting our lessons together. The new term begins on Monday. It's too bad you can't start right in."

"Oh, I shouldn't want to," exclaimed Katharine quickly. "Not until everything's settled about mother."

"Well, you won't be so awfully behind. All

the time since you left has been taken up with reviews and exams. and I'll mark the new lessons and take notes for you, so you can make them up easily."

"That's awfully good of you, you dear old chum," cried Katharine gratefully. "And now tell me how all the girls stood in their exams., and what new lessons they've put on the course for this term."

Alice launched forth on a long recital of school gossip and soon the two girls were laughing merrily. They were interrupted by the sound of the front door opening and Bridget ushered in a visitor for Katharine.

He was a tall, slim boy of seventeen or thereabouts, with a shock of reddish hair, a pair of honest blue eyes and a comely, freckled face. He carried a pair of skates by a strap.

"Hello, girls," he said genially. "Get on your things and come skating. The ice is great."

"Why, I didn't know it was cold enough!" exclaimed Alice in delight. "Can you wait while I run home and get my skates?"

"Sure, run along. Hurry up and get on your duds, Kate."

"Oh, I can't go, I mustn't," replied Katharine, sorely tempted, for she was devoted to all outdoor sports and skating, her favorite, came so seldom as to be a rare treat. "I've got too much to do and I mustn't leave mother."

They both endeavored to persuade her, but she would not yield.

"I can't, honestly," she said. "Don't tease any more, for I want to go so much and you make it all the harder."

"Oh, pshaw!" exclaimed Jim disappointedly. "Well, then, if the ice keeps will you go next Saturday?"

"Yes, indeed. I'll be with Alice then and we can all go together. "Will you wait while I write a little note to your mother?" she added as Alice rose to go. "It's awfully sweet of her to want me to visit you. You know I never was good at saying what I feel, but I hope she and your father understand how much I thank them for asking me."

When Mrs. Allen heard of the proposed visit she also wrote a note of thanks to Mrs. Warren. It was a very elaborately worded epistle, expressing gratitude for Mrs. Warren's generous hospitality in "taking in for a time her pre-

cious, fatherless child," and so forth. The doctor's wife was much better pleased with the few simple words in which Katharine accepted her invitation.

CHAPTER VII

A BUNCH OF LETTERS

MRS. ALLEN'S strength seemed to keep up so well that it was decided to take her to the hospital on the following Wednesday. This left but four days in which to pack not only Mrs. Allen's and Katharine's own clothes, and the belongings of the late Mr. Allen, but to put the house in order for a prospective tenant.

Upon Katharine's shoulders, of course, fell the burden of superintending this task, and a very great deal of the actual labor as well. For she had dismissed three of the servants immediately after hearing of the reduced state of their circumstances. Bridget was retained as maid-of-all-work, and would have gotten through her duties admirably if it had not been for the time lost by her frequent outbursts of tears and denunciations of the fate that had caused her poor little mistress (Katharine had always been the recognized mistress of the household) so much trouble and herself to lose a good place.

Katharine had closed off as many of the rooms as were not absolutely needed, among others the dining-room. The small back parlor was reached quite as conveniently from the dumb-waiter by a tiny rear hall, and she preferred to take such meals as she ate by herself, there. The dining-room was filled with too many associations. But she generally shared her mother's repasts in the invalid's room, which Miss Coatlee managed always to make cheerful and attractive. The tables and mantel were covered with vases and bowls of cut flowers, sent in by kind neighbors, and the low square table, white spread by the hearth, had ever a home-like air.

It was the afternoon previous to their departure. Katharine had paused in the midst of her packing to rest, drawn to her mother's room by the tempting tinkle of china and silver. Miss Coatlee was preparing Mrs. Allen's cup of afternoon tea and a shining brass kettle hummed cheerily over the spirit-lamp. Katharine sank into a low chair by the fire with a little sigh of fatigue, and begged for a cup of weak tea. She was generally not allowed this beverage, her mother considering her too young to partake of it.

"Have Bridget make you a cup of chocolate, Kate," Mrs. Allen exclaimed. "You know I don't like you to drink tea. It will make you nervous."

"Just one cup, mother. It won't hurt me. I'm so tired and thirsty, and I can't ask Bridget to stop her work and go down to the kitchen now."

"It's nothing for her to do. And who said anything about asking," replied her mother autocratically. "She's a servant and receives orders."

Katharine did not respond so she continued in an injured voice:

"I suppose you'll take the tea—no matter what my ideas are on the subject, or my wishes either. You are so headstrong and wilful. It is all your father's fault. He would indulge you so."

Katharine turned her head quickly away, but not before the nurse had caught sight of the quivering lips and eyes filled with tears. She bent over the fire a moment and then sat erect, saying quietly:

"Never mind about the tea, mother. I'll take a piece of bread and butter now, and get a

glass of water when I go down-stairs. It will quench my thirst much better."

"How nice this brown bread and butter is," she went on brightly, "cut so thin and all. Miss Coatlee, you have such a knack of making the most everyday things tasteful and dainty."

Miss Coatlee smiled a silent thanks for this compliment, saw that Mrs. Allen had her tea properly sugared and then slipped out of the room.

"Speaking of your father reminds me," said Mrs. Allen after she had gone, "I should like you to go over the things in his room this afternoon, Kate."

Katharine paled.

"I have already packed most of the clothes," she replied in a low voice. "But those in his bureau—the things that he wore every day, and his letters and all; I thought I'd put those in a trunk by themselves and send it to the hospital. Then when you are better, you can go over them yourself. I thought you would wish it that way."

"Oh, that's impossible," exclaimed her mother impatiently. "The hospital hasn't room to store away people's sentimentalities. Besides, it

would only harrow me all over again when the time came for me to look them over—if it ever should come,” she added gloomily. “No, Kate, you do it now. Most of the letters, if you come across any, can be destroyed, I dare say. The valuable papers were all at his office and Mr. Griggs has attended to matters there. Any you are in doubt about you may put into the trunk with the other things and they can be stored in the attic with the rest of the clothes.”

“Very well, mother,” replied Katharine, rising, “I’ll do it right away.”

She started to leave the room and then paused, perceiving Miss Coatlee’s absence.

“Do you mind being left alone a moment?” she asked. “I expect she’ll be right back.”

She handed her mother her book—a paper-covered novel—and left the room, feeling very little rested indeed. The task before her was a painful one, but with her usual courage in meeting troubles, she set about it at once.

A trunk had already been carried into her father’s room, and taking out the bureau drawers in turn, she laid their contents into it with loving, reverent hands. Her packing was neat and methodical, and in a very short time all the

drawers were emptied except the top one, which was locked.

She turned the key, and lifting out the drawer, sat down beside it on the floor. There were several cases of different sizes in it, containing collars, cuffs, handkerchiefs and ties. A smaller box held studs, sleeve-links and various small articles of masculine jewelry, while in a round chamois case was the handsome gold watch and chain that her father had always worn. The remaining third of the drawer was filled with small piles of letters, neatly packeted. Each package was enclosed with a band of paper, sealed with her father's seal.

Just as Katharine was about to lift out the first of these bundles, the door opened and Miss Coatlee entered. She carried a tray upon which was a plate of brown bread and butter, cut to a most tempting thinness, a glass of water and a cup of steaming, fragrant chocolate.

"Oh, Miss Coatlee," cried Katharine delightedly, "how very kind and thoughtful of you to take all this trouble for me! I am so hungry."

Miss Coatlee smiled.

"Of course you are, with all your hard work. Now I must go back to your mother or she

will get impatient," and she hurried out of the room before Katharine could further express her thanks.

The girl sat down on the floor again, gratefully sipping her chocolate while she looked over the letters. By lifting the ends of the envelopes she could see that each package consisted of letters in the same handwriting, systematically labeled and filed chronologically. There was a packet marked, "From my mother." It was yellowed with age and the envelopes were worn and gray at the edges. There were other bundles, bearing dates and names unknown to Katharine. Then came two thick, voluminous budgets, one marked, in careful, underscored lettering, as though the writer had paused lovingly over the words and gone back to emphasize them, "From my sweetheart." The second was labeled, "From my wife."

Katharine laid the two bundles aside and took up the last remaining one in the drawer. It contained all the letters that she herself had ever written her father, from her first baby scrawl to those she had sent him from the seaside resort where she and her mother had spent the previous summer. At the bottom of the

pile was a long, business-looking envelope, on the back of which was inscribed, in her father's handwriting:

“For my dear daughter. To be given her on her eighteenth birthday, and may it turn out to be a more valuable gift than I can hope for at present.”

Below this was a date of the previous autumn.

Hastily laying in the other packets of letters, she locked the trunk and taking this package, to which she felt she had a private right, Katharine quitted the room on her way to her own.

In the hall Bridget met her with a message from her mother. Mr. Griggs was down-stairs and Mrs. Allen did not feel equal to receiving. Katharine was to go down, therefore, and learn what he wanted.

She descended at once, still holding the bundle of letters in her hand.

Mr. Griggs was standing before the fire in the parlor, his hands behind him and his chin tilted. He hummed an air of tuneless harmony as he glanced nonchalantly about him. Upon Katharine's entrance he ceased his humming, but did not move from his comfortable position on the hearth-rug.

"Well, little girl," he said in the patronizing tone she so heartily resented, "I suppose your mother is making a 'grande toilette' in which to receive me. How long must I be kept waiting?"

"You need not be kept waiting at all, sir," she replied coolly. "My mother is not well enough to see you to-day, and has asked me to carry her your message."

"Not well enough to see me!" exclaimed the lawyer irritably. "But I must see her. I came on a matter of business."

As he spoke, his glance fell on the bundle of letters in Katharine's hand.

"What is that?" he asked abruptly.

Katharine's eyes followed the direction of his gaze and instinctively she drew back.

"That is something of mine," she replied calmly.

But her voice tightened and she clasped the package more firmly. Mr. Griggs' first impulse was to take forcible possession of the parcel, but he restrained himself. In spite of his universal contemptuous treatment of Katharine as merely a precocious child, the manner was only a pose. At heart he respected the

girl's cleverness and strength of mind, and, to his own chagrin, he stood somewhat in fear of her.

His quick eye had recognized, in the document that Katharine held, something that he had missed from among his client's papers, and for which he had searched most diligently, in vain.

"I dare say you've brought them down for me to put away with the other papers in the safe," he remarked carelessly, advancing with outstretched hand.

Katharine retreated a step and put the package behind her back.

"No, I did not bring them down to give you," she replied, endeavoring to keep the fear out of her voice. "I happened to be carrying them to my room when Bridget told me you were here, and I came directly down so as not to keep you waiting. What word do you wish to send to my mother?"

CHAPTER VIII

CLOSING THE OLD HOME

MR. GRIGGS stopped and regarded the girl steadfastly. She was standing erect, her head thrown back defiantly. One hand rested on the table beside her; the other, containing the bundle of letters, was thrust behind her back.

He saw that she had no intention of yielding the package upon command. Of course it would be the matter of an instant to wrest it from her grasp, but both breeding and policy forbade the use of physical force. It came to him suddenly as he stood there regarding the strong, determined face before him, that his wisest course lay in conciliating Katharine. He realized that, in spite of the youth it had been his pleasure to ridicule, and the inexperience that he had counted upon to rob her of any power to come in his way, or to interfere with his plans—he realized that, young and worldly-ignorant as she was, Katharine could become

a very inconvenient enemy. He changed his tactics at once, the more readily that there had been no depth to his former attitude of mockery.

"I beg your pardon," he said, with a tone of deference in his voice that both surprised and deceived Katharine. "I saw that big, business-looking letter and took it for granted that your mother had sent me the papers. I had told her that one or two were missing from your father's desk."

He veiled the keenness of his scrutiny as he spoke, but it was none the less penetrating.

Katharine was pacified at once by this plausible explanation. It was not pleasant to dislike the man in whom her mother reposed such complete confidence. It was most disquieting to be at enmity with him who held the intimate position of family counselor. If he was going to abandon his supercilious mocking manner of treating her as a baby in leading strings, she was quite ready to meet him half way on the ground of amiability.

However, she was no more disposed to yield what she considered her personal property—the only direct legacy her father had left her.

"No," she replied graciously, responding at

once to his overtures of good-will, "mother did not send them. They are all the letters that I ever wrote to my father. He kept every one."

Her voice softened as she looked down at the package which she had laid beside her on the table.

"The big envelope is for me, too," she went on. "I don't know what is in it, but father has written on the back that he intended to give it to me on my eighteenth birthday."

The lawyer could not entirely conceal his eagerness and impatience.

"Suppose we take it out and glance at it," he suggested, "I dare say it is the identical document over the disappearance of which I have been worrying for the past two weeks."

"Oh, I can't take it out. The whole package is sealed, don't you see?" exclaimed Katharine.

"But the band is quite loose. The paper would easily slip out."

Katharine's manner assumed the defensive again.

"No, I don't wish to disturb it. The paper is marked for me and I intend to keep it."

As she spoke she turned the package over so that the lawyer could read what was written on the back. A sudden recollection of Mr. Allen's words, "I had planned to make a different use of that land," flashed across his brain and his eyes gleamed.

"Those words prove that I and not you, should be the one to take charge of it," he said. "You are not eighteen years old yet, I take it?"

"I am nearly sixteen," said Katharine quickly with a ring of defiance for there had been a suspicion of a sneer in the lawyer's voice.

"Ah, but don't you think," he replied, with a quick return to his deferential tone, "doesn't it strike you that your family lawyer is the proper custodian for all legal papers until such time as they are to be disposed of?"

"Disposed of! But this is not to be disposed of. It's my own."

"I used the wrong term," he replied suavely. "I should have said acted upon. That paper is of no legal value to you until your eighteenth birthday. In the meantime, unless I have it to file away with the other securities, in what manner am I to account for it?"

Katharine hesitated. It was not at all clear

to her for what or to whom Mr. Griggs was to be held accountable, but his argument sounded reasonable. But only for a moment. Then her resolution strengthened.

“This paper will be quite—yes, absolutely safe with me, Mr. Griggs. I shall not open it and shall hold myself responsible for it. If ever any one comes with a right to question, I'll let them see it willingly. But until then, I intend to keep it. Now, what was it you wanted to see mother about?”

She took up the package again and held it in her lap. Mr. Griggs saw that for the moment he was worsted and with the best grace at his command, accepted his defeat. He would bide his time.

Thereupon it appeared that his errand had been with Katharine after all, for it was to ask her to take charge of the house key on the following afternoon, until he could call or send for it, a business engagement preventing his attendance at the hour set for the departure of Katharine and her mother. Katharine was more than willing to comply with this request, as well as with the more arduous one of holding herself in readiness to accompany any

would-be tenant upon a tour of inspection of the premises.

"I shall do my best to secure a good and permanent occupant," said the lawyer, "but I really cannot give up my time to taking them over the house. I suppose I might send my office-boy, but if you could attend personally it would be much more satisfactory, as you can answer any question they might wish to ask. But I must warn you," he added seriously, "not to expect many applicants. It is a bad time of year to rent a house in the city. The fall is the season."

"But we couldn't afford to have it empty all summer!" cried Katharine in distress, "we couldn't possibly manage to pay the rent. You must get some one, please."

"I'll do the best I can," he replied briefly and with the air of anticipating great personal sacrifices for their sake.

He rose and took up his hat.

"Tell your mother for me that I trust she will bear her journey well to-morrow. I shall either call myself, or send for the key to-morrow evening. And I shall make the most strenuous efforts to secure you a profitable tenant for the

house. We will speak of the little matter of the paper some other time. Good morning."

He bowed and quitted the room, leaving Katharine in a state of very complex sensations.

For the past half hour she had been conversing amicably with the man whom she had always regarded with disapproval and whom lately she had begun to dislike. She had felt the charm of his manner, subtle, intangible and strong. Yet at parting, his last words and the expressive glance that accompanied them had struck upon her heart with a cold shiver of dread—as one might be affected if a big, brilliant purring tiger should suddenly show its teeth in an unexpected snarl.

Her mind instinctively sought a hiding-place for the precious bundle she held clasped to her breast, and she hurried up-stairs to her own room.

Gradually, however, the ill impression wore away. She felt that she had dramatically exaggerated the lawyer's manner and she even smiled at her vague alarm. He was neither a thief nor a wizard, she told herself.

The arrangement by which she was to accompany any applicant who might wish to go

over the house, was very satisfactory to Katharine. She had begged her mother to be allowed to keep the key of the house. She felt that it would prove a solace in hours of loneliness and homesickness to be able to slip into the silent house and roam through the empty rooms, living over the scenes of her happy childhood, and seeing again the things which were associated with her father's memory. But Mrs. Allen had refused very decidedly.

"Mr. Griggs is my man of business," she had said, "and it is his place to take charge of the key. "You would only forget all about it and probably end by losing it."

Katharine had not urged her plea. She was hurt by her mother's lack of faith in her, but she saw the truth of Mrs. Allen's words. Of course the lawyer was the proper person to be entrusted with the key.

Now, by this present arrangement, she would have opportunities of revisiting the house occasionally. And it was very probable that Mr. Griggs would give her the key at any time she might choose to ask for it.

Nevertheless, it was with a very heavy heart that she made a farewell tour of the different

rooms the next afternoon. Each of them held some endearing memory. The dining-room was the most difficult to relinquish.

Katharine had left it to the last. Slowly turning the key in the lock, she went in and closed the door behind her. The room had not been entered since the day after her father's funeral, two weeks before. A thin, faint coating of dust covered everything. Katharine was dressed for departure, but she hastily removed her gloves, procured a cloth from the pantry, and with reverent, gentle fingers wiped each article of furniture. This task accomplished, she stood by the side of the table and looked about her, her eyes resting in a lingering farewell upon every dear, familiar object. The chair in which her father had always sat, was still in its place at the head of the table. Katharine touched it lovingly. A sudden impulse seized her to take the chair and store it away with the other mementoes of her father. But her common sense forbade. If it had been one of the dozen regular dining-room chairs she might have removed it on the chance of its absence being overlooked. But it was one of the two armchairs which completed the set and its disappearance

would be marked. But she would not have others note the position of the chair and guess its former occupant. She lifted it and carried it across the room, where she placed it against the wall by the door.

She turned to go, paused, hesitated an instant and then, as though obeying a sudden impulse she dropped to her knees in front of the chair, and, leaning her arms on the seat, buried her face in them. When she rose her cheeks were wet but her eyes shone with an expression of fortitude; courage to accept the past and face the future.

Hearing the sounds of moving feet without, and Miss Coatlee's voice calling her name, she caught up her gloves and quitted the room.

With the hasty last glance about of a traveler quitting a train, to see that nothing has been left behind, she followed her mother and Miss Coatlee. Closing and locking the heavy front door behind her, she put the key in her pocket and slowly descended the steps to the waiting carriage.

CHAPTER IX

KATHARINE VISITS ALICE WARREN

It was a brilliant sunshiny day. The ground was thickly covered with snow, and on the less frequented streets, where heavy traffic had not broken away the crust, sleighs passed the carriage on its way to the hospital, with a merry jangle of bells. In spite of her multitudinous wrappings Mrs. Allen declared herself freezing, and huddled back into a corner of the carriage, silent save for an occasional fretful exclamation when the gap of an intersecting street flashed the sun in her eyes.

The carriage rolled swiftly and noiselessly on its rubber-tired wheels through the busy streets. There had been some thought of sending the hospital ambulance to convey the invalid, but Katharine had looked so terrified at the suggestion, and Mrs. Allen so annoyed, that the doctor abandoned the idea at its first stage.

"If I'm only fit to be carted about in an am-

bulance," Mrs. Allen had said tearfully, "then I might as well stay where I am until I'm taken away in my coffin! No, I'll go like a lady, in my own carriage. I've no doubt it will be the last time I shall ever ride in it," she added gloomily.

So into her own carriage she was lifted, laid back among pillows and covered over and enfolded with wraps and rugs. But her strength was nearly exhausted when they arrived, and Dr. James and Dr. Warren, who were in waiting, both attended her to her room.

Katharine watched her mother being carried away without so much as a single backward glance in her direction, and then waited patiently in the little public reception-room until Dr. Warren returned to say that Mrs. Allen was already settled for the night and resting quietly.

"Then I mayn't say good night to her!" she exclaimed with an odd little sinking of the heart.

She had been growing more and more homesick as she waited alone in the thickening dusk. It was melancholy to realize that she had no home to go back to.

This feeling strengthened as she sat beside the doctor during the swift, silent drive to Dr. Warren's house. She had detained the carriage and now offered him a seat in it, he having sent his own man away upon an errand. She was going to visit friends who had always been generously kind to her. Alice was passionately fond of her and had looked forward to her coming with extravagant delight. But it was so different from an ordinary visit. It was in reality a temporary home and that consciousness had the effect of setting her friends somewhat aloof in her mind, because no ties of blood held her to them. However close a friend may be—dearer mayhap than many a relative—still, it needs kinship to form a home.

Not that Katharine realized this. She was not given to mature ponderings. She only knew that there was a great heavy weight on her heart, off which little pieces crumbled at intervals to choke her. She decided that she was tired and hungry.

Mrs. Warren and Alice were waiting to receive her. Alice greeted her friend rapturously and bore her away almost immediately to the room which the two girls were to share.

Katharine's trunk had come in the morning and Mrs. Warren had had it unpacked, thinking it would give Katharine a more homelike feeling to find her things laid out and waiting for her.

Prompted by a hint from her mother, Alice made an excuse to leave Katharine alone after they were dressed for dinner. Hardly had she quitted the room when Katharine threw herself upon the bed and gave way to the grief and loneliness that had beset her all day. The outburst was over in a moment but she felt the better for it.

"I mustn't mope before people," she told herself bravely as she bathed away the traces of her tears. It would be both rude and selfish to sit about like a glum oyster when they are so kind to me here. I shall be as cheerful as possible and do my best to make Mrs. Warren feel glad that she invited me. It will be better for me too. I can do no good by crying and getting blue. But it is hard to think that mother is ill in a hospital and that we haven't got any home," she added, the deluge threatening a return. "Just as soon as mother gets better, I'll suggest to her that plan about our moving to Ohio.

In the meantime I'll see Mr. Griggs and find out more about that land of ours there."

This idea served to divert her thoughts from her sorrow, and the hope of future action made her brave and cheerful again.

When she went down to dinner there was nothing to suggest her attack of homesickness except a pair of reddened eyelids, of which no one took the slightest notice. She entered into the conversation with interest and animation, falling in readily with Alice's spirit of fun. Yet her manner did not seem that of a child thoughtless of sorrow. Rather, she impressed the doctor's wife as one in deep trouble, but controlling her feelings out of consideration for those about her. Mrs. Warren's heart warmed toward her.

"How old are you, my dear?" she asked Katharine abruptly, at a pause in the conversation.

"I'll be sixteen next month," answered Katharine.

"Why, you are younger than Alice! She was sixteen last August," exclaimed Mrs. Warren in surprise, and she admired more than ever the girl's splendid courage and self-restraint.

While they were still at the table the front-

door bell rang and when Katharine and Alice went into the drawing-room, they found Jim Griggs sitting there, waiting for them. Katharine guessed the errand on which he had come and her heart sank. His father had no doubt sent him for the house-key and she knew that now she must give up the last link that held her to the old life. She shook hands with Jim and then her hand sought the key in her pocket and held it there, tight-clasped, during the whole of his short call.

"How do you do?" said Jim, rising and shaking hands with each in turn. He put a volume of friendly cheeriness into the commonplace greeting. "Isn't it a jolly night! I wish we could all go out for a sleigh-ride."

"Oh, how I wish we might!" cried Alice, her eyes sparkling. "But it's a school night and I have my lessons."

"So have I," responded Jim, "but I'd like to play hookey, the night is so splendid, all crisp and shining. But don't forget that we're all to go skating on Saturday. "I'm pretty sure the ice'll hold. Let's get a good early start before the crowd."

A few more remarks were exchanged and

then Jim rose to go, knowing that he was keeping Alice from her books.

"Father said you'd have a key to send him," he said to Katharine, suddenly remembering the reason for his call.

"Yes," she replied, "I have it here."

She withdrew her hand slowly, reluctantly, and unclasping her fingers, held the key out to him. Jim took it unconcernedly and slipped it into his own jacket pocket.

"Thanks. I'm awfully sorry you've given up your house," he said, "but you're almost as much in the neighborhood here, and I expect you two'll be having some first-rate larks together."

"Won't we just!" exclaimed Alice, slipping an arm around her friend's waist. "It will be almost better than having a sister."

Katharine's sore heart was comforted by these affectionate words.

"Come," she said energetically as the door closed on Jim. "Let's get settled at our books. You've so many things to show me."

"Oh, you dear girl, are you going to school to-morrow?"

"No," said Katharine quickly, "I shan't go

till Monday, as I'd planned. I don't want to start in until I know that mother is all right at the hospital and has gotten used to it there. But I may as well begin making up back lessons at once."

She spent a busy evening, with no chance for sad thoughts, and resolved to give up every moment that was not spent with her mother to her books. She wished to return to her classes on Monday as far advanced in her work as possible.

The following morning, acting upon her husband's instructions, Mrs. Warren detained Katharine from starting to the hospital, by one excuse and another, until after eleven o'clock. Then she accompanied her, with an inward trepidation that she found it hard to keep out of her voice and manner.

But Katharine was entirely unsuspecting. When they arrived at the hospital, the doctor's beaming face was such an assurance of good news that Katharine found her rejoicings over the outcome quite swallowing up the shock she had momentarily felt upon learning of the operation which had been already performed with unqualified good results.

But Mrs. Allen was sleeping and must not be disturbed.

"You may come back at four o'clock," the doctor promised her. "So run away now and amuse yourself, and remember that there is less to worry about than there was yesterday."

He gave his wife a significant glance as he bade them good-by. Katharine was already feeling the reaction of her relief, and the realization that her mother's life had been in danger sank upon her heart with a leaden weight. Mrs. Warren read the meaning of the white face and dilated eyes.

"Come," she said gaily. "Let us go off on a little spree together. I've some shopping to do, and we'll lunch downtown and go to the Art Museum afterwards. How would you like that?"

"It would be very nice," replied Katharine politely, trying to appear interested.

She would much rather have returned to the Warren home and spent the rest of the day alone in her own room. But that was just what Mrs. Warren wished to prevent. They took a car down to Marshall Field's, and Kath-

arine followed her hostess from counter to counter, carrying packages, waiting for change, and making herself useful in as many ways as she could.

At length Mrs. Warren's list took her to the veiling counter, where Katharine offered to wait for the package and rejoin Mrs. Warren in another part of the store. She watched the constant stream of women flowing by; old ladies and young girls; matrons and spinsters; tall women and short; stout and lean; women in a hurry and women just looking about. It was an excellent opportunity for character study, but Katharine's thoughts were not upon the changing scene before her. She was dwelling upon her own troubles, and thinking with downcast heart of the dreary future ahead.

Presently a girl detached herself from the moving crowd and approached the counter where Katharine was standing. She was a young girl—not much older than Katharine herself, but her face was pale and care-lined, her figure bent and stooped like that of an old woman, and, where the holes in the black cotton gloves exposed the fingers, they showed calloused and

toil-worn. She was miserably clad in a thin skirt and coat of shabby black and she looked pinched and cold. She carried a coarse, black-bordered handkerchief tightly clasped in her hand. One corner of the handkerchief was knotted and evidently contained money. Katharine watched her compassionately and heard her, with some surprise, ask to look at crape veils.

The clerk obligingly got down all her stock of crape veilings, pushing the cheapest across toward the girl, who asked its price in a tense voice, fingering the rich material covetously. She started at the amount stated, hesitated a moment and then, with a scarcely audible, "Thank you, ma'am," she turned away.

Katharine's keen glance detected the tears glittering on her lids, and obeying a sudden impulse, moved quickly after her. The girl was walking with bent head, gulping down her sobs. Her disappointment was deep. Katharine touched her timidly on the arm.

"Excuse me, I heard you just now," she said in a low voice. "The crape veil, did you want it very much?"

"Oh, yes, so much!" cried the girl with a

ring of anguish in her tone. "It is for my mother. She is sick—so sick that this disappointment may kill her. She had set her heart on having that veil to wear to my father's funeral. She made me take the money that was saved for her medicine, to buy it."

The girl spoke in a high, tense voice, made shrill by her restrained tears. Katharine was shocked at the pitiful story revealed by her few words, and the similarity it bore, in a superlatively worse degree, to her own trouble.

How selfish she had been to mope over her own misfortunes, when there were so many people in the world more wretched! Her hand sought her pocket.

"I haven't got very much money," she said earnestly, "but there's enough to buy the veil and you can get your mother's medicine too. Come."

Her tone was so sincere and her manner so free from the suggestion of alms-giving, that the girl accepted her offer without a question.

After seeing her off with the precious package pressed close to her breast, Katharine went in search of Mrs. Warren. There were tears in her eyes now, but they were of very a different

sort from those she had been tempted to shed earlier in the day.

It was a simple, everyday incident that had occurred, but Katharine learned a great lesson from it.

CHAPTER X

A TOUR OF INSPECTION

MR. GRIGGS had left the Allen house, after his interview with Katharine in anything but a pleasant frame of mind. The first move in the great game he was about to play had been checked, and by a girl in her teens. He had laid his plans very carefully, after the manner of a player at chess, setting out his pieces.

On the day following Mr. Allen's death, the lawyer had gone to that gentleman's office and, with the widow's full authorization, had looked over and sorted his late client's papers. Those he deemed worthless were destroyed; the legal documents and receipts were put in the bank and the few personal letters sent to Mrs. Allen. Mr. Griggs was most zealous in the performance of this duty and left not a scrap of paper unexamined. Indeed an observant on-looker might have suspected an ulterior motive, as in fact there was. The lawyer was searching

for a document which so far he had failed to find. He had looked calmly at first, never doubting that the paper would appear, carelessly docketed with receipted bills or other unimportant documents. For Mr. Griggs was not only aware that Gordon Allen had been a most unsystematic man, but also that he had held the missing paper at an extremely cheap value.

But when, after an exhaustive search, the document was still unaccounted for, he began to grow apprehensive. His investigation proceeded less systematically. He tore the different packages apart with restless, impatient fingers; he scanned with keen eyes those letters already set aside, and opened and emptied drawers in a vain hope that a part of their contents had escaped his notice. But he could not find that for which he searched.

Then, to his mingled surprise and relief, he perceived the document securely reposing in Katharine Allen's own hands. Yet, save that he knew the paper had not been destroyed, he was no better off. Katharine flatly refused to yield her possession of it, and for the present he had no means of compelling her. She had justice on her side inasmuch as the document

was inscribed to her in her father's handwriting. That the gift had not been intended until the expiration of another two years signified little to the girl. Of course she would not think of examining the contents of the envelope. The seal would remain as safely unbroken as if it had rested for those next two years within her father's desk. Mr. Allen had died before the date upon which he had intended to make her this gift, but she would guard it herself until that time. She neither cared for nor thought of the contents. What did it matter what the gift was that her father had designed for her, so long as he had considered her future happiness at all? she was willing to wait until the right time for knowing the contents of the envelope, but its guardianship she would yield to none.

And so Mr. Griggs received his first rebuff. It had been planned out very carefully, this figurative game of chess—to the disposition indeed, of the queen herself. For the lawyer possessed a peculiar power over the nervous, wavering will of Mrs. Allen, a power which attracted by its own influence.

His thoughts as he quitted the house were

angry. He chafed at his impotence. But after a time, when the chagrin over his failure had faded, his reason reasserted itself. He realized that there was no need of haste and that, according to ancient tradition, those who wait are always rewarded. He could afford to be patient.

But another step he decided upon. After his late client's will had been read and he had assisted Mrs. Allen to complete her arrangements for leaving her old home, Mr. Griggs quitted his office early one afternoon, and telling the office-boy that he would be away for several days on business, he went to his handsome house on Dearborn Avenue and made a few hasty preparations for a short journey.

When Jim came home from school and was told that his father had left town on business he thought nothing of it, being accustomed to these frequent trips.

Mr. Griggs' choice of transportation was curious. He arrived at the station in time to take an east-bound express which would have borne him speedily to his destination. But he did not board this train. Instead he found a seat in the smoker of a dingy, untidy accommoda-

tion which presently lumbered slowly out upon the tracks that led away from the afternoon sun. He had expected to have a seat to himself and was vexed to find the car nearly full and no whole seat vacant. He sat down beside a genial-looking old man and lighted a cigar. He opened the evening paper, hoping to while away the dragging minutes.

"Weather report ain't favorable," suddenly exclaimed a serene voice at his elbow, and Mr. Griggs looked up to see that his neighbor was calmly scanning the journal over his shoulder. The old man smiled benignly when he caught his eye. "Winter's holdin' on," he remarked cheerfully, with the manner of opening a long argument.

"Yes," replied the lawyer in a tone of finality, and shifted his position.

The farmer failed to take this hint.

"You don't seem very comfortable," he commented sympathetically.

"Guess you're used to parlor cars 'nd sech. Hope y'aint had reverses. Or mebbe them swell expresses don't stop at where you're goin' ? Be takin' a long journey ?"

But Mr. Griggs was deep in his paper and

apparently had not heard this speech. The farmer took out his pipe, filled it from a shabby pouch and asked cheerfully for a light. The lawyer could not ignore this direct request and proffered his glowing cigar—ungraciously. The close, overheated air, foul with the odor of cheap tobacco smoke was revolting. He was thankful when the station was reached where he was to make his first change.

His mysterious journey necessitated frequent changes of train, but by none of them did he benefit as to personal comfort. At the station restaurant of the last large town at which he expected to stop, Mr. Griggs partook of a hearty supper, purchased a small hamper of sandwiches and cold chicken and then repaired to the waiting-room.

When he reappeared on the platform he was almost unrecognizable. A shabby black overcoat and a broad-brimmed felt hat, slouched over the eyes, altered the whole appearance of his usual trim figure. The train upon which he now traveled consisted of a single weather-stained passenger-coach attached to a freight train, which bumped and crawled over the tracks with frequent long and apparently unnecessary

stops. Mr. Griggs left his seat presently, in the heated, unventilated car and joined the brakeman on the platform.

Night had now fallen and there was little to be seen save the occasional red and green glimmer of a signal light as an isolated railroad crossing was passed.

"Cold for this time of year," observed the brakeman.

Mr. Griggs smiled as he wondered mentally if there was an unwritten law that decreed opening conversations with the weather. He agreed emphatically as to the cold, buttoning his coat well up about the throat.

"Rather flat country about here," he observed after a pause. "What are the chief products? Is the farming good?"

The brakeman, who was the son of a farmer, entered into a long discussion upon the hardships of countrymen. Mr. Griggs listened with forced interest. The moon rose presently and exposed, in a cold, pale light the flat, monotonous stretches of field, snow-covered, with here and there a black patch of bare ground. In nearly every instance these snow-cleared pieces were occupied by high, gaunt derricks that stretched

upward to a seemingly indefinite height in the delusive glimmer of the moon. The derricks increased in number as the train proceeded, and Mr. Griggs' eyes glittered with satisfaction.

"Looks as if they'd struck oil about here," he observed, pointing to a derrick.

"Yes, they've struck it rich all through these parts," replied the brakeman enthusiastically. "There was a well opened up t'other day, 'bout fifty miles north o' here, 't sold for twelve thousand dollars! How's that for a quick fortune?"

The pleasure in Mr. Griggs' eyes broadened.

"Pity the man sold it," he said. "With a little time and some outlay of money the well might have yielded him that many thousand a year."

"What—you don't mean it!" ejaculated the brakeman. "Is oil really as valuable as that? Well, I'm surprised!"

Mr. Griggs smiled openly at this frank admission and being in high good humor condescended to fill the brakeman's cup of astonishment by relating marvelous tales of fortunes gained from the production of petroleum. Growing absorbed in his subject, for the topic of money-

making had always an alluring charm for the lawyer, he failed to notice the landscape. He was dismayed to find, upon looking around, that the ungainly derricks had ceased to block the view.

"Oh, that's all right," the brakeman assured him. "You see we're getting near to Amsden, where the fever ain't struck yet."

"That is where I am going," replied Mr. Griggs, unintentionally betraying the destination of his journey in his anxiety. "Haven't the people about Amsden had curiosity enough to test for oil there?"

"Oh, I guess the oil's there all right enough," declared the brakeman confidently, "only there ain't such a lot of money floatin' about idle for people to sink into the ground—not even, with the hope of gettin' a lot more out."

"Ah, I see," said Mr. Griggs. "You mean that they can't afford the expense of testing," and he fell into a reverie that lasted until the end of his journey.

CHAPTER XI

AN EARLY MORNING INTERVIEW

THE night was half gone when the train drew up beside the station of a tiny hamlet, sleeping in the moonlight. The lawyer put on a pair of warm fur gloves, took up his satchel and left the train. The hospitable brakeman called after him concerning the whereabouts of the hotel and then went forward to confide to the engineer his belief that their solitary passenger was out prospecting for oil.

"Queer way of goin' about it," commented the engineer gruffly. "I hope he ain't meanin' to do his prospectin' on other people's land."

"Oh, I guess not," replied the brakemen carelessly. "He 'peared straight enough. Mebbe he wants to set 'bout it a little quiet like, so's not to raise folks's ideas, 'nd lead 'em to put up the price of their ground. I don't see nothin' onfair in that."

In the meantime Mr. Griggs was making his

way rapidly down the straggling village street. At a certain point he paused, hesitated for an instant and then turned down a side road. This road—or properly speaking lane, for it was narrow and winding—was so choked up with unbroken snow-drifts as to be at times almost indistinguishable from the fields that adjoined it on either side.

When he had walked nearly a mile Mr. Griggs stopped, looked about him in the waning moonlight and then entered a narrow driveway, the gate to which hung loosely on its broken hinges and creaked dolefully in the night wind. A good-sized, two-storied house stood at the end of the driveway. It was a pleasant-looking place in spite of its dingy exterior. A few repairs and a fresh coat of paint would easily render it habitable and homelike.

The lawyer advanced a step or two. But the accumulated drifts of the whole winter made the path impassable so that he was forced to be content with making his observations from a distance.

“I don’t think I’d care to live in it myself,” he reflected, “but at a moderate cost it could be fitted up comfortably as an overseer’s house. I

could hardly fancy Mrs. Allen accepting it as an abiding place," and he smiled to himself somewhat grimly. "I wonder how soon it will be possible to commence the testing," he added, looking about him.

But the raw March air did not invite lingering and the lawyer soon turned and retraced his steps to the village. Making his way to the hotel he pounded upon the door until he succeeded in waking the astonished landlord, who never had a guest apply for admission at that hour, and who presently came shivering down to open the door and demand his business.

Ignoring the man's suspicious glances, Mr. Griggs entered, shook the snow off his coat and stamped his feet, then crossed the room to an open stove that stood glowing in the corner.

"I want the best room in the house," he demanded coolly, "and plenty of blankets, for I suppose it is too late to have a fire made."

"Too late? Well, I guess so!" ejaculated the disgusted host. "It's most time for honest bodies to be gettin' up, instead o' just goin' to bed."

Mr. Griggs frowned and was about to retort

angrily, but he controlled himself and said pleasantly, though with a visible effort:

"I've just come by the train and am tired. But I don't need much sleep, and you can count on my prompt appearance at breakfast. Now show me my room and I will not keep you up any longer."

"The train must have been powerful late," muttered the landlord, shuffling up the stairs in advance and holding his single lighted candle aloft so that the lawyer might see his way. "Here's a room that's as good as any we've got—'nd good enough f'r any man," and he threw open a door.

The room was bare and barn-like, but it would serve for a few hours' rest. Mr. Griggs expressed his thanks and thrust a five-dollar note into his host's hand "for payment in advance" he said, which entirely soothed that sleepy old man's suspicions, and he shuffled off with an affable good night.

True to his statement the lawyer was astir early the next morning, and made his appearance in the dining-room even before the great cracked bell had sounded which summoned the few guests to their meals. Mr. Griggs partook

of a hasty breakfast and quitted the hotel. Leaving his satchel at the station he proceeded a short distance up the village street and entered a gate, hanging upon the post of which a large sign informed the public that Philemon T. Smith, lawyer, notary, justice of the peace and real-estate agent—in short the sole professional man in the town—dwelt within.

Philemon was sleepily pushing open the shutters of his office window—a diminutive, one-roomed building in the side yard of his mother's house—when he was astonished to receive an early visitor, a tall, dark-visaged man, muffled up to the ears and down to the nose in great-coat and broad-brimmed felt hat. He announced that he was come in the interests of Mr. Griggs, a lawyer in Chicago, who wished some further information concerning a piece of property he had just purchased.

“Oh, I guess you mean Mr. Allen's land,” observed the artless Philemon seating himself at a roll-top desk in the corner and unlocking a drawer. “I didn't know it had been sold. There ain't any record of it been sent to me.”

Taking out a large, heavy book he ran his

finger down the pages and paused at a certain line.

"Yes, Allen's the name of the man who sold Mr. Griggs the property," said his visitor suavely. "And I have come to see you in Mr. Griggs' behalf about the deeds."

"Have you got a letter from Mr. Allen?"

"Mr. Allen is dead; was killed in an accident—a very sad affair. I—that is, Mr. Griggs, was his lawyer. The sale was completed between them on the morning of Mr. Allen's death. He was to return the following day to sign the papers."

"Mr. Allen dead. Well, well, I'm sorry to hear that," said Philemon, with as much sympathy as it was possible to express for a man whom he had never seen.

"You see it makes it a little awkward for—for Mr. Griggs," went on that gentleman quickly, "he having only a verbal agreement from his client as to the sale. Naturally, as things stood, the land went, with all the other property, to the widow."

"Naturally," echoed Philemon, eager to show his knowledge of legal matters.

"As soon as Mrs. Allen can be told the cir-

cumstances she will of course sign this deed of sale, as it was her husband's intention to do. At present she is too ill, overcome by the shock of Mr. Allen's tragic death, to be approached with business concerns. What Mr. Griggs wishes is permission to treat the land as his own until the triviality of legal possession has been corrected."

"Why, I should think that it could be managed easily enough," said Philemon slowly, not quite grasping the other's meaning. "What does he want to do?"

"He wishes to test the land for oil," answered the other, so promptly that Philemon started and looked up.

The lawyer was eyeing him keenly, but the country agent's vacant stare revealed no suspicion and only a little surprise.

"It costs money to test for oil," he commented stupidly.

"Mr. Griggs has the money," replied the lawyer rising, "and he wants to begin the testing at the earliest possible moment. How soon do you think that can be?"

"Soon as the snow clears a bit. In about two or three weeks, I guess," answered Philemon.

"Very well. Mr. Griggs will put himself into communication with you at once," said his caller moving toward the door. "Remember, the signing of the deed is only a form to be gone through with as soon as the widow recovers from her illness."

As he spoke the lawyer opened the door, paused an instant on the threshold and then turned.

"The taxes—I suppose Mr. Allen paid them regularly?" he asked.

"Oh, yes, regular as clock-work," replied Philemon cheerfully.

Mr. Griggs' face fell but he said quietly:

"Then—ah—Mr. Griggs will get it unencumbered. Thank you. Good-by."

If the lawyer had entertained a secret hope that his late client had neglected to pay the taxes on the land, because of its worthlessness, and in that way he might buy it in at a lower price, he was to be disappointed. Still, he felt the prize to be worth almost any cost, and he was prepared to pay whatever he must.

Having learned all that could be obtained from the not over-intelligent Philemon, and having moreover assured himself that his operations

in Amsden would be allowed to proceed without question, Mr. Griggs took the first train northward to Erie. There, again clothed in his customary immaculate raiment, he spent the afternoon and night, concluded on the following day the trifling matter of business which was his given reason for being there, and took a comfortable, well-appointed train back to Chicago.

It was late Saturday evening when Mr. Griggs reached home, having remained down town at his club to dine. There he discussed the business which he had completed in Erie and the men he had met there. But none of his friends guessed at that other trip, that clandestine visit to Amsden.

He let himself into his house with a latch-key and going to the library, rang for the maid. When she answered his summons she was the bearer of news.

"Master Jim was near to bein' drowned in the Park lake this mornin'," she said. "It was Miss Kate Allen what saved him. An' he come home all blue with a chill like. I put him to bed with a hot herb tea an' was for sendin' after the doctor, but he wouldn't hear of it. He 'peared all right this evenin', an' eat a hearty supper. I

was just up to his room, an' he's sleepin' like a lamb, with never a sign of a cold."

Mr. Griggs listened to this recital with mingled feelings. He hurried up-stairs and tip-toed softly into his son's room. The boy stirred as a shaft of light from the gas-jet in the hall without penetrated the darkness, and his father retreated hastily, closing the door again gently behind him.

"I am thankful that no worse accident befell him," he reflected, with a sudden odd sinking of the heart at memory of his son's danger, "but I should have liked it better if some one else had helped him out."

And the lawyer frowned. He did not relish the sensation of being under obligations to Katharine Allen—not at present.

CHAPTER XII

THIN ICE

SATURDAY morning dawned clear and cold. There had been a slight thaw on the day before, but Jim was sure that no harm had been done to the ice, and the three friends started off for Lincoln Park in high spirits.

"The ice may have melted a little on the top yesterday," Jim explained, "but it froze again last night as tight as a drum. I'm glad we got an early start though, for I expect the ice will get all slushy and soft by noon. It's beastly when its like that."

"Isn't it?" agreed Alice. "You skate smoothly along, feeling as though you were flying and having a fine time, when suddenly your skate squashes into a little rut and down you go, heels over head, seeing stars and all sorts of flashing things."

"Doesn't it seem to you that the skating has lasted very late this year?" asked Katharine.

"I can't remember ever having it at the beginning of March."

"Yes, it is late for it," admitted Jim. "But I'm jolly glad we've got it. There wasn't any at all to speak of until after Christmas."

They had reached the park by this time and hastened across a plat of common to the lake. They were surprised to find so few people there, even at this early hour.

"Well, it's all the better, I think," said Jim. "I hate to skate when I've got to keep elbowing my way about all the time."

"You shouldn't 'elbow your way about.' It isn't gentlemanly," rebuked Alice with mock severity, her brown eyes dancing with mischief.

"If all the girls were Alice Warren, I wouldn't elbow my way. I shouldn't want to get past at all," retorted Jim with a bald gallantry that made Alice blush.

"There! Isn't that heaping coals of fire! Make him your best bow, Alice. That speech was worthy of—of—who was the leader of good manners? Oh, yes, Chesterfield."

"I think you mean Beau Brummel, Kathie. But how can I make a bow with my skates on." Alice essayed the difficult feat and measured

her length on the ice. A faint but pronounced cracking sound responded to the shock of her fall.

"Oh," she cried in alarm, scrambling to her feet, "the ice is giving way!"

"Oh no," explained Jim. "That's a sign it's good and thick. Thick ice is always creaky."

"Are you hurt, Alice? You went down rather hard," said Katharine anxiously.

"Not a bit, thanks. Jim, I hope you are impressed with my appreciation of your compliment. I was quite overcome by it."

They all laughed merrily at this speech and Jim, after a final tug at an obstinate strap, stood up and pronounced himself ready.

"Why, I say, it is rather odd there's nobody about!" he exclaimed wonderingly, looking round.

The pond was seemingly deserted. No one could be seen approaching by any of the numerous paths and the two or three whom they had noticed on the opposite shore when they arrived, were gone.

"Maybe the thaw did more damage yesterday than I thought," he said dubiously.

He realized that he was responsible for the

safety of the two girls and did not wish to take any risk. He could not bear to think of losing his morning's sport. Yet, if the skating were good, the lake would surely have been crowded at this hour of a Saturday.

"I wonder if the ice has been tested and found unsafe," he thought. "Then there ought to be a policeman here to warn people. Perhaps they posted it at the entrance. We'd have missed that by cutting across."

While he was thus debating the question in his mind, the two girls were skating up and down near by, trying to learn the backward stroke. They reeled and slipped and caught themselves, with little shrieks and bursts of merriment.

"Come on, Jim," they cried now. "What are you waiting for? Isn't that strap right yet?"

"Yes, the strap's right enough," he answered, skating up to them. "I was wondering where all the crowd is."

As he spoke, he perceived a thin, sinuous streak dart along below the surface of the ice near by, leaving a dark, needle-wide mark, like the trail of a snail, and as his approach added

his weight to that of the two girls, the creaking crackling sound was heard again, a trifle louder this time. Jim thought the signs bad.

"I tell you, girls," he said. "You wait here while I skate out to the middle and see if it's all right. I'm not so sure as I was."

"It seems right enough here," they urged.

"I know, but I'd rather be on the safe side. Besides, if the skating's all right, it's high time the crowd was beginning to come. There isn't another soul except us, on the lake."

Perhaps they're all down at the other end," suggested Katharine, as unwilling as Jim to lose her fun.

"It may be, but I'll go ahead just the same. You watch, and if it's all right, I'll wave and you can come on."

He turned as he spoke and made his way, with slow, cautious strokes, toward the middle of the pond. The ice cracked and snapped all about him, and as he advanced he felt a slight sinking, as if the whole sheet of frozen water were dropping.

Convinced of the unsoundness of the ice, he wheeled to go back to the shore when suddenly a deep crack widened at his feet, yawned with

an ominous splitting sound until the dark water beneath was revealed, and Jim threw up his arms and went down.

It had all happened so quickly, so unexpectedly, that the two girls by the shore were for a moment paralyzed with fear. They stood staring with horrified gaze toward the dark splotch before them, ever widening as the blocks of broken ice spread away from the center of the lake. Then, simultaneously, they broke into a cry.

Alice buried her face in her hands and began to sob nervously, shrieking that Jim was drowned. But Katharine's cry was of relief. She had detected a blacker blotch on the dark expanse and realized that there was hope.

"Hush, Alice!" she exclaimed peremptorily. "Jim's not drowned. He's hanging on to the ice. You run for help. Bring back the first policeman you find and hurry like the wind. Go toward the Lake Shore. There are generally more there."

As she gave these hasty directions Katharine had been pulling off her skates. Catching up Jim's hockey stick she began to move toward the center of the pond, walking slowly and to

the left of the course that Jim had taken. Alice, her alarm freshly aroused by this manœuvre on Katharine's part, stopped in the process of unstrapping her skates to clasp her hands in anguish.

"Oh, Kathie, don't, don't go! You will be drowned too, and then, oh, what shall I do!" and she began to sob again.

Katharine turned impatiently.

"Oh, don't cry, Alice. There's no time for that now. And oh, why can't you hurry! You ought to have been back with a policeman by this time!"

As she spoke she had come hastily to the bank where Alice was seated. She assisted the trembling fingers to loosen the straps and helped the frightened, excited girl to her feet.

"Don't scold, Kathie," pleaded Alice piteously. "I'm trying to hurry, but I shake so."

"There, I'm sorry. Run now," said Katharine kindly. "Go down the nearest path until you meet a policeman," she commanded. "Make him understand that some one is to be saved at the lake and that he's to bring a long bar of some sort with him. Now, run!"

Waiting this time to see Alice well started,

Katharine turned and made her way as swiftly as she dared toward the blocks of floating ice.

In the meantime, Jim had not fared quite so badly as the girls feared. Feeling the ice give way beneath him, he had flung himself forward, and now lay clinging to the crust on the land side. The upper part of his body was on the ice, only his legs hanging in the water. But he felt himself momentarily slipping back, and there was nothing upon the smooth surface of the ice, no protuberance which he could grasp to keep his hold. By moving his legs gently in something the motion of a swimmer, he held his breast against the block of ice and so lessened in a degree the tendency to slip.

But it was with a feeling of unspeakable relief that he perceived Katharine coming to his aid.

"All right, Kate," he shouted encouragingly as she approached. "Don't be in too much of a hurry and keep well to that side. I can pull myself out easily if you can manage to reach me that stick."

He watched her progress towards him with admiring eyes. She walked with long, free steps acting with instant judgment upon her course. She was soon near enough to Jim to be

within his reach with the stick. Carefully testing the ice to make sure that it was strong enough, she gently lowered herself to her knees, then, extending her length along the glassy expanse, stretched out the short thick stick with its curved end towards Jim.

"I can hold the straight end better than you," she called. "My hands aren't so cold and my gloves will give me a better grip."

He nodded, and cautiously loosening one red, bare hand from its clinging, shifting hold upon the ice, he thrust out the length of his arm and with a quick, broken sigh of relief, grasped the stick.

"Now," he said. "Can you hold me? Steady, then."

Throwing his weight on the stick he rested the elbow of his other arm on the edge of the ice and, after one or two failures, threw one leg over the side and drew himself up.

Katharine clung to her end of the club with both clenched hands. It was a fearful strain, and in spite of her resistance she was conscious of sliding forward, pulled by the jerks of Jim's movements.

The ice cracked threateningly as it received

Jim's weight and another block at the edge split off. As soon as she could loosen her grip Katharine got upon her knees and crept backward to increase the distance between Jim and herself until the more solid ice near shore was reached. Then Jim ran up to her, all wet and shivering.

"Oh, I say, Kate, you're a hero, a downright hero!" he cried admiringly. "Why, a boy couldn't have behaved better!" and having paid her the highest compliment at his command, he shook her heartily by the hand.

"I only did what I could," replied Katharine simply. "Now you must run home as fast as ever you can, or you'll catch your death. I wonder where Alice is. I sent her for help."

As she spoke they perceived Alice hurrying down one of the paths, followed by a gray-uniformed policeman.

Alice began to laugh and cry together when she saw that Jim was safe. The policeman was beset with mingled emotions. He was angry that the young people had failed to see the warning posted at the park entrance concerning the condition of the ice, and yet his conscience pricked him with a sense of guilt in not having

been at his post to avert just such chance peril as this.

He combined a lecture upon the danger of taking things for granted with excuses for his own temporary absence from his beat, and an entreaty that they would not report him.

Jim made light of the whole affair, laughed at Alice's tears, promised silence regarding the policeman's neglect of duty and, obeying Katharine's commands to go home at once and change his wet clothing, waved them a hasty adieu and bounded away along one of the least frequented roads for home.

CHAPTER XIII

CHANCE WORDS

ON Monday Katharine returned to school. She had had strong doubts about the fitness of returning to so expensive a school as Miss Greaves', but her misgivings were set promptly at rest by the principal herself, who assured her that her tuition had been paid in advance for the whole school year.

It was very pleasant to be back again among the familiar scenes and faces. Her friends, whose name was legion, for Katharine was a general favorite, all welcomed her with eagerness. Their former affection was tinged with a new tenderness at sight of her black clothes, and they found many little ways of expressing their sympathy.

Thanks to Alice's careful budget of notes, the back lessons were quickly made up and Katharine soon settled down into a daily rou-

tine which filled every waking hour and made the time pass on swift wings.

After school each day there was the regular visit to be paid to her mother at the hospital, and Katharine endeavored to make this hour a bright one for the invalid. She always brought with her some bit of gossip or comical anecdote to relate, which she did cleverly, her sense of humor being keen.

There had already been several applicants for the house, and Katharine carried the tale of each inspection to her mother with many humorous touches, for she was quick to take note of an awkward situation or absurd slip of the tongue.

But she had frequent hours of depression or, as she expressed it, "fits of the blues." The form of treatment which her mother was undergoing necessitated twelve weeks' residence at the hospital, instead of, as the doctor had at first supposed, two months. This did not mean that Mrs. Allen must keep to her bed for that length of time, under a series of doses. She was given a small private parlor adjoining her bedroom and was promised the visits of her friends and outdoor exercise during the latter half of her stay.

But though Katharine had nothing to fear concerning her mother's health, she could not help worrying over their future. She faced the prospect of their reduced circumstances with dismay. More than once she had broached her plan of removing to Ohio to Mr. Griggs, but the lawyer had put her off with one excuse and another and finally declared flatly his refusal to discuss business of any sort until Mrs. Allen was strong enough to take part in the discussion, and express her own views. Whereas it was Katharine's intention not to disclose this plan to her mother until she had studied it out more carefully and assured herself of its practicableness.

Two or three days after the skating episode, one of Katharine's schoolmates announced the fact that Jim Griggs had caught a severe cold from his wetting and was ill in bed. Katharine was sorry to hear this, and on her way home from the hospital, stopped at Mr. Griggs' house to inquire about the boy.

As she mounted the steps she caught a fleeting glimpse through a curtained window of the lawyer seated at his desk, and the idea occurred to her of going to him and asking for his

plan of the Ohio property, which she wished to study. She had asked Mr. Griggs for this paper several times, and he had promised to send it to her but had never done so.

The servant who answered her ring reported Jim as still ill in bed but somewhat better, and out of all danger of the attack of pleurisy which had threatened.

"I am very glad to hear that he is better," said Katharine. "Tell him I inquired. And now I should like to see Mr. Griggs. I know he's at home and will go right in."

"Very well, miss," replied the servant and went away, leaving her to announce herself.

But as Katharine approached the library door with the intention of knocking, she heard voices within in conversation and paused, hesitating to intrude herself upon a visitor. As she stood there, not knowing just what to do, she heard the stranger's voice say in a surprised tone:

"Why, I didn't know that you owned property thereabouts."

"I am negotiating for it," replied the cool, even voice of the lawyer.

"I shouldn't think any one would want to

part with property in that locality just now," commented the first voice.

"It's a forced sale," explained Mr. Griggs. "Besides, Amsden's pretty well off the trail, you know."

"True, but that sort of thing is very eccentric. Who knows——" the other voice was beginning when Katharine, realizing that she was eavesdropping, moved back out of hearing.

Deciding not to interrupt the lawyer, she left the house and hurried home to her waiting lessons. But the conversation kept repeating itself in her mind and she was haunted by a vague familiarity connected with the word Amsden, which returned persistently and annoyed her memory with the inability to place the resemblance, until suddenly it flashed across her recollection that Amsden was the name of the little village near which her father's Ohio property was situated. Having thus satisfied her memory she let the whole matter slip out of her mind.

Alice was waiting for her assistance upon an abstruse Algebra problem and the two girls were soon plunged deep into the mazes of x-y-z.

The doctor was right when he told his wife that Katharine would adapt herself to the ways of the household and seem more like a member of the family than a guest. Mrs. Warren became more and more impressed with the girl's fine character. Her strength of mind, her courage and her sweet, cheerful disposition were winning in the extreme.

As for Alice, she was so happy that she dared not look ahead to the day when Katharine's visit must end.

"I know it is all a beautiful dream," she said one night when they were preparing for bed. "A dream which will end some day and I shall have to wake up to the old dull time again of doing everything by myself. But it's a very jolly dream and I'm going to enjoy it while it lasts."

"It's sweet of you to feel that way about it!" exclaimed Katharine warmly. "I wish we really were sisters and needn't ever be parted any more. Wouldn't it be lovely!"

To which suggestion the impulsive Alice responded with a hug and a kiss.

"Just think what this visit has meant to me," went on Katharine after a pause. "If your

dear father and mother hadn't taken me in, I'd have had to go by myself to some cheap boarding house, I suppose, for I couldn't have afforded to board at the school."

"Miss Greaves would have been delighted to take you as a guest. She told mamma so," interposed Alice.

"That was kind of her. But I shouldn't have felt comfortable to accept her invitation. Miss Greaves has her living to make, you know, and every little counts. Anyhow, even if I had gone there to board, I couldn't have felt very cheerful. Miss Greaves is lovely and sweet, but boarding school isn't like a home. A girl usually finds it hard enough to bear when she has her home to go back to at holiday time, so I should think it would be quite unbearable to feel that it was the only home I had."

Katharine stopped speaking, realizing that though her present abode was not boarding school, still, it was not home. She sighed, but checked herself in the middle of it.

"How silly and selfish of me to feel blue when mother is getting better and I have such good, generous friends," she thought.

"What a splendid thing friendship is!" she

exclaimed aloud, following this train of thought. "I shall never forget what you and your family have done for me."

"It is nothing," declared Alice. "We are all so fond of you. Mamma loves you more and more every day, and as for papa! well, you should hear some of the nice things that papa says about you! For a while I was almost cross with you, Kathie dear, he sang your praises so loud and so constantly. You were so brave, so plucky, so quick to see what ought to be done and so intelligent in the way you did it—and so on to the end of the chapter, or volume rather."

"Did he really say all those nice things about me? I am so pleased," exclaimed Katharine.

"Yes, indeed, and he isn't through saying them yet. The complimentary things he has to say about you form a sort of continued story, new numbers appearing indefinitely.

"I am sure that I could return all his compliments, dear Dr. Warren," declared Katharine with an affectionate smile.

She had grown very fond of the kind, fatherly old doctor. Indeed, the two appeared to have set up a mutual admiration society, much to the

entertainment of Mrs. Warren, who had never known the doctor to take a fancy to any one before.

"I am so glad that——" Alice was beginning, when her mother appeared in the doorway with an admonitory hush.

"The doctor has just come in all tired out, and wants to sleep," she whispered. "Besides, it's too late for any more chatter. I don't see what you two find to talk about so steadily for nearly sixteen hours out of every twenty-four," she added with an amused smile.

"I'm so sorry, mamma. I didn't know we were talking so loud," said Alice contritely.

Mrs. Warren kissed them each good night, tucked them in and went away, leaving Katharine with a warm, happy glow at her heart.

But the next day the vague fears and worries that had perplexed her for some time past were re-awakened. Just as she reached the hospital steps, on her visit to her mother, she met Mr. Griggs descending them.

"Can he have been bothering mother about business?" she wondered, as she returned his bow and hurried on.

"Mother," she said when greetings had been

exchanged, "I met Mr. Griggs just outside. Had he been to see you?"

"Yes," replied Mrs. Allen coolly.

"To talk business, I suppose. I wish he wouldn't bother you with it yet. I'm sure the doctor wouldn't want you to be worried."

"Why merely to talk business?" inquired her mother pettishly. "Can't I receive a friendly visit from any one?"

"Oh, if it was just that," replied Katharine quickly, in a relieved voice, and went on to talk about something else.

But before her departure she reverted to the subject of the lawyer.

"Mother," she said a little hesitatingly, "have you ever thought—did it ever strike you, that there was something—something not quite honest about Mr. Griggs? No, I don't mean to put it quite so severely. I mean something—well, as the boys would say, not right on the square."

Mrs. Allen's thin face flushed a deep, dull red.

"I don't see what Mr. Griggs has done that you should presume to criticize him to that extent. He is an honorable, upright man, and you are entirely too young to form opinions of

people in that wholesale fashion," she said sharply.

Katharine took her reproof meekly. But the putting into words of the undetermined, indefinite feeling that had been growing up unperceived in her mind, had an effect like that of touching a pile of shavings with a match. Her dislike and distrust of the lawyer, dormant heretofore, kindled into an active, distinct blaze of reality. She felt that he was a person to be both disliked and feared, and though she knew not what danger threatened, she was certain that she must be on her guard against him.

She did not speak any further on the subject with her mother, but it was not long before her sudden sense of aversion was given a proper reason for its existence, at least in her own mind.

CHAPTER XIV

CONCERNING THE OHIO PROPERTY

It was on Friday, in the second week of April; one of those delicious, deceitful days that come occasionally in early spring, to lead one to believe that that fickle season is really here, causing all the buds to swell and the timid violets to put forth more leaves and maybe a modest purple blossom or two. The air was warm and sweet and golden. Small boys gathered in clusters on the street corners with their tops or marbles, and little girls ran shouting down the asphalt behind nimble hoops or went careening by on roller skates. Everything was a-stir with life and joy.

But Katharine was not in tune with the day. It was her birthday, and she was thinking of a year ago, when her father had made so much of the occasion, and had given her so many dainty gifts. It was not the presents that Katharine was grieving for as she walked slowly along

the bright, sunlit streets, but the kind, thoughtful parent of whom she had been so fond.

Her father had always made much of her holidays, but principally of birthdays. On each anniversary he had invariably arranged to leave his office early in the afternoon, and accompany her, either on a drive or to some place of amusement. "Each time carries back farther into the past, the lucky day that gave you to me, and increases a hundredfold my thanks to Providence for that precious gift," he had said to her on her last birthday. "You are getting to be quite a little woman, daughter," he had added. "In another year you will be 'sweet sixteen,' a very important age!"

And now the year was past and she was sixteen. But it was not 'sweet sixteen' to her to-day, nor did she feel important. Indeed, she felt like nothing, except a lonely, forlorn little girl.

Her thoughts continued to dwell upon her father. Many of the kind things he had said and done flooded her recollection with sad, sweet memories. There was so much that was beautiful to remember; his sweet patience with her mother, his ever generous affection for her-

self, his kindness to the very beggars on the street.

"What a grand, splendid man he was!" she sighed. "So kind, so thoughtful, so just. I am sure other men admired and liked him.

"I wonder how he happened to choose Mr. Griggs as his lawyer," she went on in her thoughts. "They were so different. But father must have had very good reasons. Can it be that I've been mistaken about Mr. Griggs? That he is all he seems, or tries to be, and it's only his snubbing manner toward me that has turned me against him? Perhaps I am, as mother said, too young to form opinions," she reflected with a sigh.

And then, as so often happens when we have been thinking very hard about some one, Katharine looked up and saw Mr. Griggs coming toward her. He was walking slowly, strolling in fact. His hands were clasped loosely behind his back and there was an expression of satisfaction on his good-looking, clever face. At sight of him all Katharine's sensation of dislike surged full upon her. She became irritated and annoyed, and was seized with a strong desire to say something to change that very supe-

rior smile. She wished mischievously that he might slip or stumble on something that would give him a roll in the mud; anything to make him look undignified and ridiculous.

Mr. Griggs was too occupied with his own pleasant thoughts to observe the passers-by, and Katharine slipped past him unnoticed, only too glad to escape the necessity of speaking. She felt sure that he had been to see her mother again and it was with a presentiment of coming trouble that she mounted the hospital steps.

Mrs. Allen was lying on her couch. She looked flushed and excited. She responded faintly to Katharine's greeting, stating that she had a headache and was just settling for a nap.

"I won't stay long, then," said Katharine.

But she felt sorely disappointed. Having no lessons to prepare for the following day, she had come expecting to remain for the whole afternoon with her mother. It would be very lonely to spend her birthday at the doctor's house. She knew that neither Alice nor Mrs. Warren would be at home. But to her surprise, her mother took her words with an entirely different meaning.

"Oh, very well then," she said pettishly. "I

thought you would talk to me, or read aloud until I got sleepy. I've been upset and need calming. But of course it's too much to expect you to give up your young friends for a helpless, dull invalid."

"Why, mother dear, I came to stay. Indeed I did. But I thought I was in the way—that Miss Coatlee was busy——"

"Poor Miss Coatlee, don't you suppose she ever needs any rest!" interrupted Mrs. Allen crossly. "She is going to lie down and I shall stay here by myself. I don't care to interfere with your good times. I don't intend to be a drag on any one!"

She began to sob hysterically. The nurse, who had been removing Mrs. Allen's shoes and laying an afghan over her feet, paid no attention to this little outburst but went on with her arrangements. Katharine followed her example and without replying to her mother's last speech, proceeded to take off her hat and coat and settle herself for the afternoon. Miss Coatlee laid out the morning paper and several magazines, adjusted the window-shades and then took up a bottle.

"It is time for your medicine, Mrs. Allen,"

she said in the low firm voice which the invalid never disobeyed. "I shall leave word to be called at five," she added, turning to Katharine. "I think everything will be all right, (glancing toward the couch where Mrs. Allen was already drying her eyes) but if you need me before that time, don't hesitate to send for me."

"Thank you, but we'll be all right, Miss Coatlee. Don't think about us, but have a nice rest," replied Katharine cheerfully. "We are going to have a cosy time, aren't we, mother?"

The nurse went out and closed the door behind her. Katharine picked up one of the magazines and seating herself by the window, began to turn over the pages.

"There's nothing interesting in those stupid things," said her mother impatiently. "They bore me to death. Can't you talk about anything? Haven't you seen some one that I know, or hasn't something funny or exciting happened?"

Katharine laid down the book and searched her mind for some bit of gossip. For once, she had no amusing story ready.

"I'm afraid I don't know anything particularly interesting, mother," she said apologeti-

cally. It was very hard to talk to order. "Mr. Phelps has invited a missionary to tell of his life in China, and the doctor has promised Alice and me that we may go to the lecture."

Mrs. Allen made no response and Katharine went on giving detached bits of such news as she had heard discussed at the doctor's. A new building was going up on State street; a millionaire had endowed the hospital in which Dr. Warren was interested; a big storm had wrecked one of the lake steamers and—"Mrs. Allen interrupted her.

"I've seen all that in the papers," she sighed. "Talk about something more interesting. Is Mrs. Warren kind to you? Do they have elaborate dinners? Do you like Alice as much as ever?"

"More! She is just like a sister. They are all so kind to me and make me feel just as if I were at home," cried Katharine warmly. "Do you know, mother," she went on after a pause, "I believe that no one realizes how many kind people there are in the world until they are in trouble."

Her mother gave an ungrateful humph. A long silence followed during which Mrs. Allen

appeared restless and disturbed. She was on the point of speaking several times, and checked herself. Something was evidently on her mind. At last she said abruptly :

“Mr. Griggs was here to-day.”

She spoke carelessly, yet there was a tone in her voice and the suddenness of her remark that made Katharine feel uncomfortable, as if a disagreeable subject had been introduced.

“I passed him on my way here,” she replied with no show of surprise. “Did he have something pleasant to talk about? He looked very—very cheerful.”

“He wants me to sell that property in Ohio.”

Katherine felt suddenly suspicious. She could not account for the feeling at the moment, but it was very strong.

“Why does he want you to sell it?” she asked and added, “I thought the land was considered worthless.”

“So it is, nearly.”

“Then why should any one wish to buy it?”

“I didn’t say that any one wanted to buy it,” snapped Mrs. Allen. “I just said that Mr. Griggs suggested our trying to sell it. As it

stands, I am paying out taxes on it without any return, and I can't afford it. He has even offered to buy it in himself, to take it off my hands."

"That is very kind of him!" ejaculated Katharine.

She was both astonished and puzzled. She could not understand why so shrewd a man of business as Mr. Griggs was reputed to be, should volunteer to perform an act of sheer generosity. If it was merely out of the kindness of his heart, then he was a friend indeed! Katharine flushed with shame at the injustice she had done him in her thoughts and began to upbraid herself for her unreasonable doubts of him. Then there rushed back upon her recollection those chance words that she had heard in Mr. Griggs' study.

"I shouldn't think any one would want to part with property in that locality just now."

"It's a forced sale. Besides, Amsden's pretty well off the trail, you know."

"True, but that sort of thing is very eccentric. Who knows——"

Now Amsden, Ohio, was the name of the village near which their own property lay.

And Mr. Griggs had offered to buy in this land—nay had urged Mrs. Allen to part with it! Of course there might be other Amsdens, in other parts of the country but——

She looked up quickly.

“Did you accept his offer?”

“I told him that I could not allow him to make any personal sacrifice on my account, but that if he found any one else who would buy it, I’d sell at a reasonable figure.”

“Mother,” exclaimed Katharine earnestly, “please don’t sell that land. I have a feeling that we ought to hold on to it.”

“A feeling that we ought to hold on to it! A feeling that we ought to go on paying out taxes on a lot of worthless land, just as if we weren’t almost beggars and have to count every penny we spend!”

“But how can we be sure that it is worthless?”

“Mr. Griggs says so, and wasn’t it marked on your father’s will!” returned her mother triumphantly.

“But that reference in the will might have meant that it was uncultivated. It ought to be good for farming.”

Mrs. Allen turned pettishly on her couch.

"Mother," pleaded Katharine rising, "mother, please don't sell that land! At least not yet until we can find out more about it. I have a feeling that some good will come of it!"

"That it will be converted into a park with a palace in the middle, fairy-book fashion, I suppose," said her mother mockingly. "I do wish you'd stop having 'feeling' about things, Kate. I can learn all I want to know about it from Mr. Griggs, and I shall certainly get rid of it at the first opportunity."

CHAPTER XV

A SURPRISE PARTY

WHEN Mrs. Allen had given utterance to what she wished Katharine to understand was her final determination, she turned her face away, moving restlessly on her couch. She was pursued by the memory of an act committed earlier in the day, and was conscious that the deed had not been one of justice to her daughter. She could not meet the grave, questioning glance with which Katharine was regarding her.

The girl sighed and turned away, wondering. Not having the key to her mother's mind, she could not understand her mood. That this subject was distasteful to the invalid was evident. But why? What had Mr. Griggs been saying? What had he been doing?

She went over to the window, and sat down looking out absently upon the pretty hospital

garden. Her brain was thronged with questions, doubts and suspicions, which refused to be hushed.

"Oh," she thought despairingly, "I wish I were a man, to take the facts, set them in order and reason things out coolly instead of getting all excited and panicky, jumping from one conclusion to another, like a dog after flies. But that something is wrong somewhere, I feel sure, and I must find out what it is. If only mother would promise not to sell that land!"

A new thought came to her and she resolved to make a last effort. It was distasteful to her to remind her mother of the day, and harder still to ask a gift, but she put her pride in her pocket.

"Mother," she said gently, advancing to the side of the couch, "mother, I want to ask you a very great favor. To-day is my birthday. Won't you give me that land for a birthday present?"

Mrs. Allen flushed painfully. She had forgotten what day it was and felt reproved by Katharine's reminder. Moreover, it made the wrong of her former act glaring.

"I'm very sorry I haven't been able to get

you a present, Kate," she said tearfully, "but I cannot do what you ask. It is impossible."

"Not even if I agree to pay off the taxes and all?"

"Don't be ridiculous! How could you pay off the taxes?"

"I'd manage some way," declared Katharine resolutely.

"There," exclaimed Mrs. Allen with unmistakable relief in her tone, "I hear Miss Coatlee in the other room, and you must go. You must hurry or you won't get home till after dark."

She watched impatiently while Katharine put on her coat and hat, checking any effort at speech with injunctions to make haste. When Katharine was ready to start, her mother pulled her down on her knees beside the couch and kissed her.

"There," she said, slipping a five-dollar bill into her hand, "I'm sorry you've had such a stupid birthday, Kate. But it's not a time for rejoicing. Next year perhaps, we'll be able to celebrate."

Katharine looked from the money in her hand to her mother's face and rose slowly to

her feet. She was silent for a moment and then, quietly thanking her mother for the gift and wishing her good night, she left the room.

She had quitted the hospital later than she realized and the early spring twilight was already falling. She hurried through the streets, too absorbed in her own thoughts to notice, as she approached it, how brilliantly the doctor's house was lighted.

Alice herself answered the bell.

"How dreadfully late you are!" she cried. "We were afraid something had happened."

Then she drew Katharine into the hall and began to unbutton her jacket.

"Happy birthday, Kathie dear," she cried with an excited laugh. "Happy birthday. Come," and she pulled her toward the parlor door, which was closed.

"It's so late. Let me go up-stairs first and get tidy for dinner," said Katharine.

"No, no, there's plenty of time. You must come into the parlor first."

Katharine yielded, with a mild wonder at the other's eager manner.

Alice threw open the double doors and Katharine beheld, to her great astonishment, that the

room was about half filled with boys and girls, standing in a large group.

"Happy birthday, happy birthday!" they shouted, surging forward and surrounding her, breaking into peals of merry laughter at her bewildered face.

Katharine was completely overcome by the surprise. She sank into the nearest chair and gasped out her amazement.

"Why—why—how did you know?" she asked.

"Alice told us. We've known it several days. It was awfully hard to keep you from finding out things. But we did surprise you, didn't we?"

"Surprise me! I should say so! Alice, you dear, dear thing, how did you happen to remember about it?"

"I've been looking forward to it for weeks. I knew it came early this month, but I wasn't sure of the date, so I poked around among your books until I found one that had been given you on your birthday."

"There are just sixteen of us," went on Alice, explaining her plan. "One of us for each of your birthdays and you yourself make the lucky

'one to grow on.' Now, come over here and see !”

On a table at one end of the room was heaped a pile of dainty, interesting-looking packages done up in tissue paper and tied with gay ribbons. Katharine flushed with pleasure at sight of them.

“ Oh, this is too sweet of you ! ” she exclaimed, greatly touched by this display of good-will and affection on the part of her friends.

The boys and girls clustered eagerly about as she opened parcel after parcel, each containing some dainty token. It had been agreed upon beforehand that no name should appear with the gift, but each was accompanied by an appropriate bit of original verse, from the style and sentiment of which was to be divined the giver.

The verses were all brightly nonsensical and some really clever. The doctor and Mrs. Warren had insisted upon contributing their shares, and the doctor's verse created a good deal of puzzlement before his name was guessed. By the time everything had been duly admired it was nearly seven o'clock.

“ Now, Kathie,” said Alice practically, “ you've got only ten minutes to brush your hair

and wash your hands, so run along, for we're all as hungry as bears."

Katharine did as she was bid. The sudden whirl of excitement and the complete unexpectedness of this surprise had had an exhilarating effect upon her depressed and anxious mind. She ran up to her room in a glad rush, and in very few more than the ten minutes allotted by Alice for her toilet, managed to slip into her best dress, a very pretty one of black taffeta silk. She loosened her lovely hair, simply confining it by a broad black ribbon, tied in a becoming bow on the top of her head. The glistening curls rippled over her shoulders and down to her waist in a golden shower, the twining tendrils shimmering against the somber background of black silk. Her large, eager eyes shone like stars and two soft spots of vivid crimson burned in her cheeks where the dimples played. Her friends gazed at her in wondering admiration when she appeared among them again. They had never seen her look so pretty.

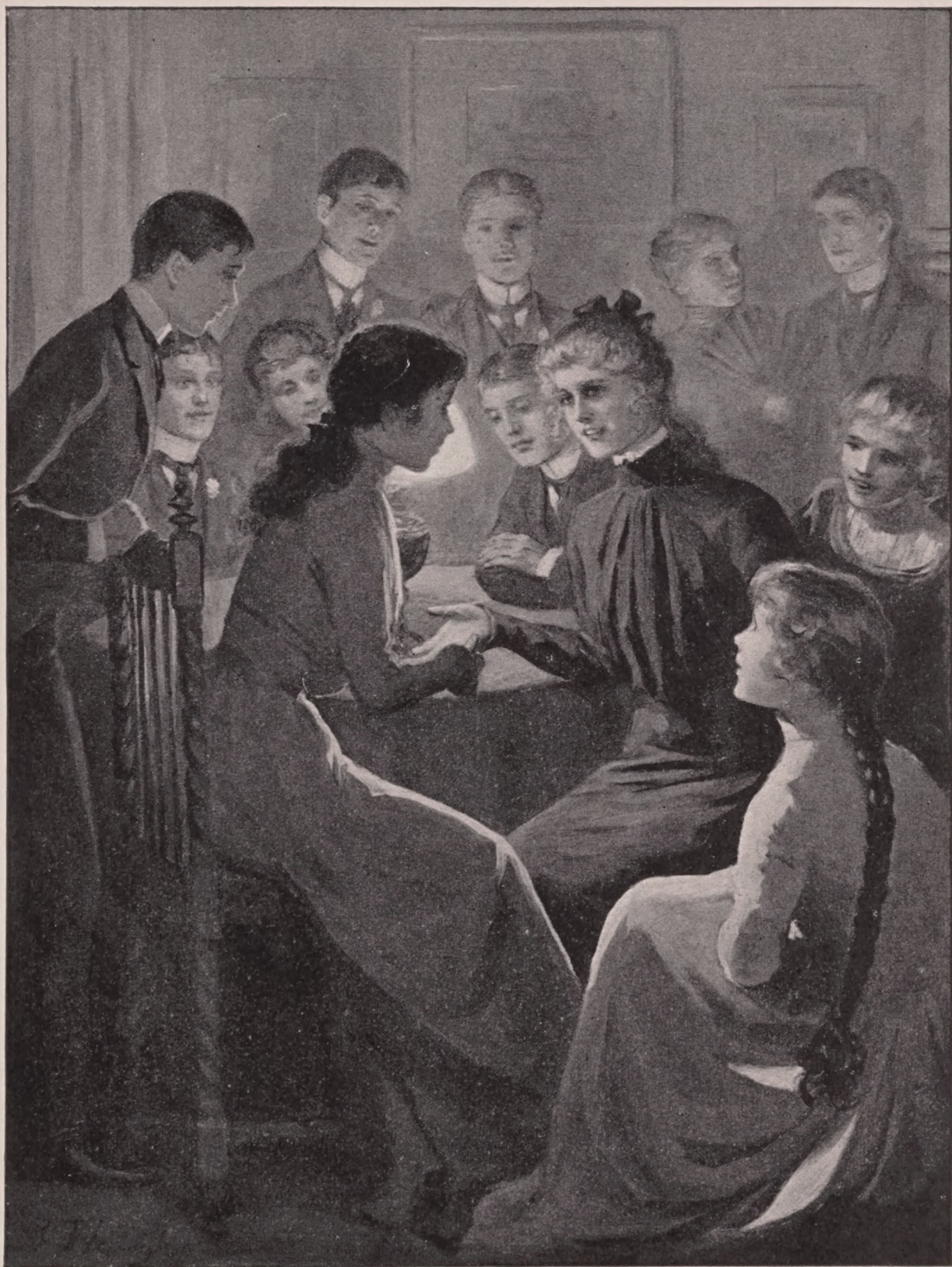
"I wanted to give you a big evening party," Alice whispered to her on the way into the dining-room, "only I knew you would rather

not—just yet. So I asked those we know best to come in and take supper and play games. I hope it will be fun.”

Katharine resolved to thank her friend for her thoughtfulness by making the party a perfect success. She answered each jest with one wittier, and capped each funny story with one more comic. Occasionally the little black dog of care would obtrude its nose for a moment, but she instantly tucked it back into her mind again, nor did she allow her memory to dwell upon the recollection of what this day had always been to her father. She kept her gay spirits keyed to the highest pitch, determined that Alice's party should “go off well.”

The evening passed all too rapidly. The supper table was enlivened with shouts and shrieks over the cracking of the bonbons, the paper cap of droll design that each contained, soon adorning its owner's head. The birthday cake was greeted with hurrahs, and Katharine made a great mystery of her wish, before endeavoring to extinguish all the candles in three trials.

When they returned to the drawing-room, Alice set the ball of fun rolling by proposing a



"YOU HAVE A SPLENDID FORTUNE"

round of "hunt the thimble," and game followed game, each entered into with greater spirit than the one before.

At length one of the girls chanced to mention that she had been reading up on palmistry, and was immediately besieged to read the hands of those present.

"I could never get through with you all to-night!" she exclaimed, "but I'll do as many as I have time for. Kathie must be first, as it's her party."

Katharine, nothing loth, sat down and spread out her palms. Her hands were long and slender, with deep, almond nails and tapering fingers, of the kind known by palmists as the artistic. The girl bent over and scrutinized intently the many deep, firm lines traced upon the delicate pink skin.

"Oh," she exclaimed, looking up, "you've got a splendid fortune, Kate! The life line is firm and long. You've had a quiet life so far—some sorrow, but oh, the good things that are coming to you!"

"Oh, not really?" cried Katharine, leaning forward interestedly. "Tell me!"

"Well, first you are going to have some sort

of trouble—mental worry, I think—but you are coming out of it all right and everything then is smooth sailing. Friends, all your wishes granted, and just heaps of money!”

“You’re just teasing me, and making it up as you go along,” laughed Katharine, drawing away her hand.

“Indeed I’m not! It’s all there as plain as a printed page. I could explain it to you, by the lines and mounts and things, if I had time.”

“But it’s really too good to believe! I shall be satisfied if the part about my worries ending happily and having lots of friends comes true,” said Katharine, and resolved to put the matter out of her mind.

But her friend’s words would return to her and the gay prophecy haunted her with a superstitious tenacity.

The party wound up with a grand romp over “musical chairs,” and as the good nights were being said Alice produced a big bag, which she bade Katharine hold while each guest in turn put in a hand and drew out whatever package his or her fingers touched first. There was great merriment over the opening of these parcels, each of which contained some small

object, useful or merely nonsensical. The boys generally got the needle cases and button bags and the girls the tops and marbles. Katharine's own turned out to be, very appropriately, a small birthday book with pencil attached, in which they all promptly wrote their names.

"Oh, Alice dear, it has just been lovely, and you are too good to me!" exclaimed Katharine as the last guest departed.

"If it was a success, you made it so," replied Alice admiringly.

"Nonsense," rejoined Katharine and gave her friend a bear's hug as they returned to the parlor to gather up Katharine's gifts.

The parcels made two armfuls and the girls carried them up to their own room to look at and admire again, and to "talk it all over."

CHAPTER XVI

THE LAWYER IN A NEW LIGHT

Two or three weeks after her birthday Katharine was surprised, and none too agreeably so, to receive a note from Mr. Griggs, asking her to call at his office, at the earliest possible hour, on a matter of business.

Katharine went that same afternoon. She was flurried and excited, feeling convinced that a momentous crisis was about to be faced. For she took it for granted that this summons was for a discussion concerning the sale of the Ohio property, and she resolved to do everything in her power to prevent that sale, or at least to put it off.

Her knock upon the lawyer's office door was answered immediately, and she was conducted at once to Mr. Griggs's private room. He rose to greet her with a great show of ceremony, drawing out a large leather-covered armchair for her and then resuming his own seat at his

desk. Katharine returned his greeting a little stiffly.

"You wrote that you wanted to see me about a matter of business," she said, coming promptly to the point.

"Yes," he replied, "I have had a definite offer for the house."

"Oh!" exclaimed Katharine and then stopped. She had been about to ask: for the house on the Ohio land?

For the past few weeks her thoughts had been so engrossed with the subject of that land, and she was so certain that it was concerning it that Mr. Griggs wished to see her, that she found it difficult to bring her mind to bear upon other questions.

"You seem surprised," commented the lawyer, casting a shrewd glance in her direction. "Didn't you think that when Mr. Brown went over the house, he seemed pleased with it?"

"Mr. Brown? Oh, yes," replied Katharine quickly. "But I was thinking about—that is, I wasn't thinking of the house. It has been so long since he looked over it that I had given up hoping he would want it."

"Yes, Mr. Brown has been taking his time. He wanted to make sure that he could find nothing else he liked better. He is willing to take the house off your hands for the remainder of your lease, but he proposes, instead of paying an additional rent for it furnished, to buy outright the furniture as it stands now."

Katharine forced her wandering thoughts to bear upon the matter in question and weighed the proposition carefully in her mind. The offer was entirely unexpected and she was not at all sure that it was a profitable one. It did not seem to her so good an arrangement to sell the furniture outright as to rent it with the house, according to the original plan. Although it was all handsome and good, she realized that it could only bring second-hand prices, whereas, according to the clergyman's estimate, its remaining in the house ought to add another seven hundred dollars to the yearly rent.

She sat with bent face and serious eyes, going over the facts. What would be her mother's wishes in the matter, she wondered? She was aware of Mrs. Allen's keen desire to have an amount of ready money in the bank—something wherewith to defray immediate expenses. Per-

haps, if the furniture were sold, Mrs. Allen would be willing to give up, for a time at least, her intention of parting with the Ohio property.

Mr. Griggs watched her intent face with amused eyes, far from guessing her real thoughts. With all his cleverness, he was not a good reader of character, and looked upon Katharine merely as a thoughtless schoolgirl with no care for the realities of life, and old in speech and manner because of constant association with older people.

"How much will Mr. Brown give for the furniture?" she asked suddenly, looking up and flushing as she caught his amused, careless gaze upon her face.

Mr. Griggs was surprised and impressed with the practicalness of the question.

"He has offered fifteen hundred dollars for every article of furniture as it stands; parlors, dining-room, bedrooms, kitchen, everything," he replied promptly. "Of course he realizes that there will be some few pieces you will want to keep for association's sake," he added with a kindness of tone that Katharine found comforting, even while it surprised her. She had

not thought the lawyer capable of sympathy with sentiment.

Fifteen hundred dollars! It seemed like a very large sum indeed to receive all at once. Yet Katharine hesitated. She made a hasty mental calculation and her face fell.

"I don't think it is enough," she said falteringly. Yet, by itself, it seemed almost too much.

Mr. Griggs arched his eyebrows and his expression changed from that of amusement to one of irritation.

"It is absolutely all that the furniture is worth. I thought it a very generous offer," he said drily. "Why does fifteen hundred dollars strike you as being so small a sum?"

Katharine detected the note of sarcasm in his tone and drew herself up stiffly.

"The sum does not seem a small one," she replied with dignity. "But it does not come up to the amount at which the furniture would rent for the remaining three years and a half of our lease."

Mr. Griggs showed his surprise at her business point of view and responded:

"The house, rented furnished at eighteen hundred——"

"Mr. Phelps said he thought we ought to get twenty-five hundred," interrupted Katharine quickly. She thought that the lawyer was not doing full justice to their interests.

"Mr. Phelps! What does a clergyman know of business!" ejaculated the lawyer impatiently.

"He thought that the house-rent was probably eighteen hundred and that we ought to get another seven hundred for the furniture."

"The house rents for twelve hundred—one hundred dollars a month," replied Mr. Griggs in his hardest, most business-like tone, "and the additional six hundred I allowed for the furniture is an outside figure."

Katharine looked her disappointment.

"I see that I have been mistaken," she said. "But even then the total amount for the rent of the furniture would be more than Mr. Brown has offered."

"Eighteen hundred dollars," calculated Mr. Griggs, "for the three years——"

"You forget the half," Katharine reminded him.

"Well, then, twenty-one hundred dollars spread over a period of three years and a half (always provided that you get a tenant at that

price) offsetting a sum of fifteen hundred dollars paid down cash at your banker's."

"But we should still have the furniture at the end of that time."

"With three years and a half of wear and tear."

"But Mr. Brown, or any tenant who was nice, would not abuse the furniture."

"Probably not. But he would sit in the chairs, walk over the carpets and sleep in the beds. Silk cushions will wear out and springs grow feeble."

Katharine was not yet convinced.

"It is a very difficult matter to decide," she said with a sigh.

The lawyer's patience was fast giving way.

"This comes of dealing with infants," he muttered angrily. But aloud he said suavely: "My dear Miss Kate, it is not all difficult to decide. Let me put it to you plainly. If you decline this offer, you not only refuse a real bargain, gaining a goodly sum of money to invest, or to draw interest in the bank, but you run the risk of letting the house stand idle for months at a time, waiting for a tenant. You must realize that very few people wish to en-

cumber themselves with a house in the spring. Every one is anxious to be free to leave the city during the hot months. Therefore, suppose the house remains empty all summer, where is the one hundred dollars to come from each month to pay the rent?"

"Oh, but we couldn't afford to let the house go empty all summer," cried Katharine quickly, dismayed at the suggestion.

"Moreover," continued the lawyer smoothly, raising a hand to check her interruption, "there is the chance of getting a temporary tenant who will take the house for a year, leaving you to face this same problem again next spring. Believe me, Miss Kate, Mr. Brown's offer is most generous and if you take my advice you will close with it at once."

"I suppose that is the wisest thing to do," admitted Katharine humbly. "But I wonder if mother will approve. I should like to talk it over with her. The matter does not have to be settled at once, does it?" she asked anxiously.

"Mr. Brown is waiting for his answer and it would be better to make a decision without worrying your mother," replied Mr. Griggs constrainedly.

Katharine shot him a keen glance under which the lawyer's eyes fell. He tapped the paper-knife with which he had been toying nervously on the desk. The truth was, Mrs. Allen had had such a prolonged nervous attack after Mr. Griggs' last visit, that the doctor had almost forbidden him the house and had prohibited the slightest mention of business for weeks to come.

Katharine guessed something of this from the lawyer's sheepish, embarrassed manner.

"You mean that she has been so bothered that the doctor has had to forbid any more of it," she said bluntly. "Was it about the Ohio land?"

A dull, angry flush stained the lawyer's cheeks. He felt that he was being called to account by this chit of a girl whom he had always patronized and snubbed.

"Was it about that Ohio land?" repeated Katharine insistently.

"My dear child," he replied in his coolest, most intolerable tones, "may I ask why you think yourself endowed with the right of interfering with matters that are no concern of yours?"

Katharine flushed and then paled. She had been told very plainly to mind her own business.

Feeling convinced by this that there was more in the question of the Ohio property than met the eye, she took no heed of his remark.

"Mr. Griggs," she exclaimed, "why are you so anxious to have my mother sell that land? I know it was marked waste on my father's will, but that doubtless meant that it was merely uncultivated. I am sure land in that locality could not be absolutely worthless."

"How do you mean in that locality!" demanded the lawyer with quick suspicion.

"Why, it is right in the midst of a splendid farming district, is not very far from a large town and is near the lake region."

"Nevertheless, the fact remains that it is bringing in nothing and your mother is paying out taxes which she can ill afford," retorted Mr. Griggs sneeringly.

"Oh, I know that you think I am interfering and all that, but now that my mother is ill, I feel that I have a right——"

"You have no right to demand the property," interrupted Mr. Griggs quickly, an ugly look coming into his eyes. "I admit it is to be guessed, from what he wrote on the back of the deed, that your father had some idea of giving

you the land on your eighteenth birthday, but no such intentions being mentioned in the will, that clause is not valid."

He stopped abruptly. Katharine's blank, wondering gaze told him that he had betrayed himself needlessly. Evidently Mrs. Allen had not confessed to her daughter what she had done.

Comprehension began to dawn in Katharine's eyes. She had been about to demand his meaning, but checked herself. After a pause, she reverted abruptly to the former subject.

"I will accept Mr. Brown's offer in my mother's name," she said calmly. "And if you will kindly make an appointment for me to meet Mr. Brown at the house, to settle last questions, I shall be much obliged."

The lawyer bowed silently and Katharine turned to leave the room. Then she paused as though seized with a sudden thought.

"Will you lend me that plan of our Ohio property which you have?" she asked.

Mr. Griggs flushed again—that dull, slow flush of a cowardly man, and his upper lip curled like a snarling dog's. The ugly look was still in his eyes.

"No, I will not," he replied coolly.

The mask was entirely off now, showing the real man, crafty, sly and weak. He was furious with himself for his slip of the tongue.

Katharine was taken aback at this flat refusal. She had expected reasons, excuses. She looked full at the lawyer for a moment, then, with an indifferent, "Very well, then," she turned and left the room.

CHAPTER XVII

A NEW FRIEND

BUT Katharine was far from feeling the calmness she affected. With wildly beating heart and excited brain she hurried down into the street. The trolley car seemed fairly to creep along. Would it never get to the street where she was to alight? She covered the short distance from State Street to the doctor's house almost at a run, and dashed up the stairs to her own room.

Alice was sitting there at her books. She looked up in surprise at her friend's abrupt entrance. Feeling that her excitement called for an explanation, Katharine exclaimed as she hurriedly removed her coat and hat :

"I've been talking to Mr. Griggs about the house. He's found a tenant who will take it for all the rest of our lease and who's going to buy the furniture."

"How lucky!" cried Alice with ready sym-

pathy. "Doesn't it take a great load off your mind?"

"It does indeed," replied Katharine happily.

But her pleasure in this, was submerged in the thoughts that Mr. Griggs' words had wakened. She realized from what he had said that she had in her possession the deed to the disputed land! The property could not be sold unless the title-deed was produced, and she alone could do that. It was an intense relief to think that she held the solution to the difficulty in her own hands.

It was not surprising that she had hitherto been ignorant of the nature of the paper which she had found inscribed to her in her father's handwriting. It had never occurred to her to open it and examine the contents.

Her mind flashed back to the scene between Mr. Griggs and herself on the day she had carried the bundle of letters into the parlor. He had evidently recognized the paper then.

Alice returned to her lessons. Katharine hung up her wraps in the closet and then going over to the bureau she opened the top drawer and took out a package of letters, sitting down with it by the window. She looked at the

package, looked at it again, turned it over, shook it, and with growing excitement lifted the corners of each separate envelope. With a smothered exclamation of surprise and alarm she sprang up and began turning over rapidly the contents of the drawer. The document that had been packeted with the letters was gone!

"Aren't you coming to study, Kathie?" called Alice. "What are you looking for?"

Katharine turned from her vain search with a vague look.

"I'm looking for—for a paper. It wasn't worth anything much," she said, with the instinct of a wounded animal to conceal the extent of its hurt, "but it had some of father's handwriting on the back and—and I valued it."

"Oh, I know what you mean," said Alice cheerfully. "I forgot to tell you, but on the afternoon of your birthday a messenger came from your mother, asking for that paper. You weren't here and as I knew where you kept it, I gave it to him. Didn't I do right?" she asked anxiously, surveying Katharine's pale face with alarm.

"Oh yes—yes, of course. I suppose so,"

answered Katharine blankly. Then she turned sharply. "The messenger—are you sure he was from my mother? Did he bring any note to identify him?"

"Yes, I'm sure, for he was in the hospital uniform. He had a visiting card of your mother's with a description of the paper written on it. It was enclosed with a package of letters, the card said."

Katharine turned away and hid her face in her hands. Had her mother too deceived her?

"Did you keep the card? Was it in my mother's handwriting?" she asked after a pause.

"No, it was a man's handwriting. It said, 'Mrs. Allen wishes' and so on, in the third person. I'm afraid I threw the card away."

"Well, it doesn't matter," said Katharine with a last effort at self-control. Then she suddenly burst into tears.

"Oh, Kathie, please forgive me! I'm awfully sorry if I've done anything wrong," pleaded Alice humbly.

Katharine dried her tears, ashamed of her momentary weakness.

"There's nothing to forgive, Alice," she said

gently. "Of course you did right. It's only that I was a little—a little taken by surprise."

She opened her books and tried to study. But it was impossible to keep her thoughts from wandering. Mr. Griggs was determined that Mrs. Allen should part with the Ohio land—no doubt he himself was to be the purchaser. In order to make this possible he had persuaded her to obtain possession of the title-deed without Katharine's knowledge. To go to such lengths he must want it very badly. But how did he know that she had the document, when she was not aware of it herself? She went over in detail the memory of her interview with the lawyer concerning her father's letters; his keen desire to be given the keeping of them. Without a doubt he had then recognized the nature of the paper.

What was she to do? She could not go to her mother. Mrs. Allen's state of health would not permit the broaching of so agitating a subject. Indeed, what good could such a discussion do? It would amount to a direct accusation, which Mrs. Allen would deny. She seemed entirely under the lawyer's influence. Her mother's conduct on her birthday, puzzling at

the time, was perfectly comprehensible to Katharine now. She was fretting under the consciousness of the part she had played against her daughter. Ah, if only she were of age and could demand that which she was sure her father had intended should be hers, and of which the unscrupulous lawyer was trying to rob her!

Katharine's suspicions were now confirmed. There was some secret connected with the Ohio property which Mr. Griggs knew; something which would yield profit to the owner of the land. She resolved that he should not become that owner if she could prevent.

It was hard to reflect that she had had the simplest and most absolute preventive within her own grasp and had lost it. If only she had known in time! But she did not lose heart, though she brooded over the matter until she grew thin and pale.

In the mean time there were other matters not to be neglected. Her lessons must be learned, her mother cheered, and then there was the final settlement of the furniture question to be made.

Mrs. Allen was elated at the prospect of disposing of all the furniture at once, with so

little trouble and at so good a bargain. She and Katharine wrote out a short list of such articles as they wished to keep for their own future use, or for the associations connected with them. Katharine met Mr. Brown at the house, and together they made an inventory of the furniture.

When it was complete and Mr. Brown had noted down the articles to be set aside, Katharine took advantage of a moment when he was busy with his papers in the parlor, to slip out into the dining-room and take a final farewell of the room that held so many happy memories. She still yearned to possess the chair that had been her father's.

Nothing in the room had been moved since she herself had rearranged the furniture on the day of her departure. Seating herself in the armchair where it stood stiffly against the wall, she turned and embraced the back.

"You dear, dear chair," she exclaimed. "It seems dreadful that I must give you up. You knew my father; how kind he was, how jolly and how dear. You were used to having him near you, and I'm sure you loved him, you made him so comfortable. Didn't you love him?"

And now I must go away and never see you again. How I wish I could take you with me and use you for his sake!"

Just then she was startled by the sound of a slight cough behind her and became conscious for the first time that she had been talking aloud. She sprang to her feet, her cheeks burning with embarrassment, and turned.

Mr. Brown was standing in the doorway, his open note-book in his hand. He was a nice-looking old gentleman and in many ways reminded Katharine of the doctor. He was fat, like Dr. Warren, and his manner was kindly. But he was a good deal older and very much more business-like.

He came forward briskly and rested one hand on the chair Katharine had just vacated.

"Well, my dear, so this is the chair your father used," he said gently. "It's a very handsome chair."

"Yes, sir. The whole set, table, sideboard and all, were a Christmas present from my father to my mother," replied Katharine, pleased with his admiration. "We had quite plain oak things before."

"And you associate this chair with your

father more than with any other in the house? his reading-chair or lounging-chair—something of that sort?”

“Yes, sir. Almost the only times that father and I were alone together was during meals. Breakfast and dinner times were the nicest hours of the day to me,” and she sighed at the recollection.

“Then, little lass, you must surely take the chair, along with the other things.”

“Oh, I couldn't, thank you, sir,” replied Katharine quickly. “It would spoil the set.”

Mr. Brown could not keep from smiling at this matter-of-fact view of the case, but the girl's common sense pleased him. He took hold of the chair and turned it over.

“This was bought in Chicago? Ah, I thought so,” he added, as he caught sight of the maker's name. “Well, then, it's easy enough for me to have another made in its place. Nothing could be simpler.”

“But the expense it would put you to!” faltered Katharine. It was the very thing that she had been wishing she herself could do.

“Oh, don't worry over that, little lass,” he replied genially. “A few dollars more or less

won't make such a difference, especially when it's a question of giving a little girl happiness. It would make you happy, eh?" and he showed her the chair already marked down on his list.

"Oh, so very happy, sir, and grateful!"

"Tut, tut. Never mind that part of it. Now, what else?"

"That's all, sir."

"Eh? You're very modest. Well, then, let me put down your name and address."

He took down her address, that of Dr. Warren, as Katharine had no other to give, and offered to keep the articles until Mrs. Allen had some place to put them. Then he went with her to the door and understood the lingering glance she cast about her.

"Good-by, little lass," he said. "I hope it isn't the last time we shall have the pleasure of seeing you here. Mrs. Brown and I are two lone old bodies, fond of being sociable, and nothing would make us happier than to have you drop in on us often and liven us up. If Mrs. Brown may, she would like to call upon Mrs. Allen at the hospital," he added. "Does your mother receive visitors yet?"

"Oh, yes, sir, and she would be very glad

indeed to see Mrs. Brown," answered Katharine heartily, feeling that, if Mrs. Brown were anything like her husband, she would prove a friend worth having.

CHAPTER XVIII

MR. GRIGGS AND THE DOCTOR

Now that the question of the house was finally adjusted, Mrs. Allen began to chafe at the unsettled state of her own plans for the future. Her time at the hospital was within a month of completion and she wished to decide upon a residence for the summer. She fretted so over the matter that the doctor counseled Katharine to take steps toward a decision.

Thereupon Katharine determined to take the doctor into her confidence to the extent of disclosing to him her scheme of going to Amsden with her mother to spend the summer.

"Indeed, we might live there always, if it proved practicable," she added, when she had finished narrating her plan.

"Where did you say the place was?" asked the doctor, upon whose preoccupied mind Katharine's words had not made a deep impression.

"Don't you remember, when my father's will

was read," she reminded him, "there was mention made of some land he owned in Ohio?"

"Yes, I recollect. He took it in payment of a debt."

"Yes. Well, I was wondering why mother and I couldn't go there to spend the summer? It would be quiet, we should be in our own house and I am sure it would be much nicer in every way than a summer boarding-house."

"What do you know about the place?"

"Not very much," admitted Katharine. "I think there is a house, but that's about all I do know."

"But I thought the will described the place as 'waste land' or something of that sort," objected the doctor, trying to bring the words to his recollection.

"It did, I know. But you see the land (I've looked up the region in my geography) is in the midst of a farming district, and I think father must have meant by waste, that it just wasn't cultivated. It is only two hours' railway journey from Lima, Ohio, on the outskirts from this village called Amsden."

"But how do you know there is a house?"

"I saw a little plan or sketch that Mr. Griggs

had of the place. There was a house drawn on that and it looked like a pretty good-sized one."

"Is it in repair? And what about the house keeping? And how is the climate?"

"Oh, I know there are dozens of things to be considered," replied Katharine a little dolefully, "and I don't know how to find out about them. Mr. Griggs, who is the only one who knows, won't tell."

"Won't tell. Why not?" asked the doctor in surprise, wheeling in his chair.

"Well, he says there's nothing to tell. He declares it is worthless and urges mother to sell."

"Sell it? Who's the buyer?"

"Why, Mr. Griggs has offered to buy it in himself, to take it off mother's hands. He told her that she was just paying out taxes on it without getting any return."

"Well, that's so," commented the doctor. "Unless you carry out this scheme of spending the summer there. I'll see your friend Mr. Griggs and have a talk with him about it. But don't mention the subject to your mother until we come to some decision. I don't want her upset with uncertainties."

Katharine thanked him but hesitated. She

wondered if she ought not to have taken him more completely into her confidence, and told him her suspicions concerning the lawyer. But an open discussion of the subject seemed like making a direct accusation, and that she did not want to do—yet.

“Come, come,” said the doctor briskly. “Don’t worry over it so. I’ll see Mr. Griggs at the first opportunity. In the meantime, take that pucker off your forehead and keep it off,” and he pressed away with his forefinger the crease between Katharine’s puzzled eyes.

The doctor was as good as his word, and the following morning knocked at the door of Mr. Griggs’ office. That gentleman did not appear particularly glad to see him. He greeted him affably, however, waved him to a chair and waited to hear what he had to say. The doctor, having neither time nor reason for beating about the bush, stated at once the object of his visit.

“I’ve come, Mr. Griggs,” he said pleasantly, “to have a look at the plan of Mrs. Allen’s land. The land mentioned in the late Mr. Allen’s will, you remember.”

“I remember. Did Mrs. Allen authorize you

to come here upon that errand?" asked the lawyer with a cool impertinence which the doctor either failed or refused to see.

"Bless your heart, no. She doesn't know anything about it," he replied cheerfully. "You see, we're wondering if the place would do at all for Mrs. Allen to spend the summer in—for economy's sake, you know."

Honesty—at least the naked truth of it—is not always the best policy. Dear, warm-hearted, honest, unbusiness-like old doctor! Here, in the opening sentences of his interview he had blundered cheerfully into the very last thing Katharine would have had him say. If Mr. Griggs found out that she was meditating a step that would persuade Mrs. Allen not to sell the land, he would surely discover a way of preventing her!

Mr. Griggs shot a shrewd side-glance at the doctor, and then sat tapping the desk with his finger-tips, responding to the other's speech with only a reflective "Hum." Finally he looked up.

"You say 'we' are thinking of it," he remarked. "I suppose you refer to your very estimable colleague, Dr. James?"

"Oh, doctor, doctor, what a chance for an exercise of diplomacy? Why can't you bow gravely and say: 'I am sure Dr. James will agree with whatever I decide in the matter.' But no, he must needs tell the truth once more.

"By 'we' I mean Mrs. Allen's clever, wise little daughter. Miss Kate and I have come to the conclusion that the idea is a very good one."

"Indeed. And just what is the idea?"

"Why, for Kate and her mother to spend the summer at this place, to be sure."

"Ah! And what are your reasons for believing the idea to be a good one?"

"Mrs. Allen must go somewhere out of the city for the hot months. If they could go to this place it would save the expenses of a summer resort. With one servant they would be very comfortable in the little house——"

"House?" interrupted Mr. Griggs. "What house?"

"Why," said the doctor, surprised at his ignorance on this point, "there is a house on the property. Kate said she saw one marked on the plan."

So! Miss Kate had a good memory as well as a quick eye! It was very clever of her to

have allied the doctor to her cause. Not that Mr. Griggs minded particularly, for the doctor would be an easy antagonist. He wondered how much Katharine had told him. Not all, he was convinced. He affected to ransack his memory.

“I recollect that there was some sort of shelter indicated in the sketch,” he replied carelessly.

“It is to ascertain how much of a house, and whether it is habitable, that I called to see you to-day,” went on the doctor. “Just let me have a look at your drawing.” He was beginning to chafe under the covert insolence of the other’s manner.

“What does Mrs. Allen think of the scheme?” asked Mr. Griggs without moving.

“She knows nothing of it,” repeated the doctor impatiently. “We don’t wish to mention the idea to her at all until we know more about it ourselves and can learn whether it is practicable.”

“Ah!”

That was what the lawyer wished. To have Mrs. Allen kept in ignorance of the plan. He felt convinced that it would not be carried through.

The doctor gave a hurried glance at his watch.

"My time is up," he exclaimed, rising. "Come, Griggs, the paper."

"I am very sorry not to be able to oblige you, doctor," replied the lawyer coolly and unexpectedly. "But the fact is, I haven't that plan just now in my possession. I lent it to a man who is thinking something about buying the land."

"Buying the land!" ejaculated the doctor in astonishment.

"I have Mrs. Allen's authorization to sell that land at the first good opportunity," said the lawyer. "Miss Kate did not tell you that?"

"She said something about it," answered the doctor vaguely. "She said that you had advised Mrs. Allen to sell the land, but she gave me the impression that you were to be the purchaser."

A shade of annoyance darkened the lawyer's face but his manner was unruffled.

"I offered to buy it in—as a personal favor," he said suavely.

"But Mrs. Allen would not accept the sacrifice."

"Then why should any one else wish the land,

if it is such a sacrifice?" queried the doctor sharply.

Mr. Griggs waved his hand airily.

"The price is moderate and a temptation to the farmers who own land adjoining," he said in an off-hand way that quieted the doctor's suspicions instantly.

"Oh, so it's a farmer who's bidding," he said, taking up his hat. "Well, Mr. Griggs, don't hasten the negotiations. Give us time to think more of our little plan. Good morning," and shaking the lawyer cordially by the hand, the doctor hastened away to attend to his own concerns.

Mr. Griggs smiled as he reseated himself at his desk. It was not a pleasant smile. It was sly, crafty, insincere—in fact it betrayed the man's real character. It also portrayed the satisfaction he felt at the favorable ending of what had threatened to be dangerous catechism.

In truth, the sketch was not in the hands of a friend at all, but locked securely away in his own safe. Mr. Griggs had in mind no buyer for the land other than himself. He had fully made up his mind to possess that piece of property marked "waste land" in his late client's will,

certain inquiries of his own having convinced him that it was far from worthless. Indeed, he regarded the land as so certainly his that the doctor's request to examine a plan of it had appeared in the light of an impertinence.

At present he could not afford to buy the property—not even at the moderate amount set by Mrs. Allen as its face value. His own affairs were for the time being too involved to enable him to command a sufficient sum of ready money.

But he did not feel in any haste. That Katharine discredited his motives he knew, but the fact did not give him any concern. He set no value on a schoolgirl's suspicions. And at no time did he intend to reveal the identity of the purchaser.

CHAPTER XIX

KATHARINE'S INSPIRATION

KATHARINE was dismayed at the result of the doctor's call upon Mr. Griggs. Indeed, not only had he failed to learn more regarding the Ohio property, but he had disclosed to the lawyer their purpose. She feared that this meant an end to all her hopes and plans. She despaired of foiling the lawyer's determination to become possessed of the disputed land, and abandoned her idea of moving to Amsden for the summer.

And yet Mr. Griggs did not act. Each day she visited the hospital with the sickening dread that she would be greeted with the news that the land was sold. In that event, whatever name should be given, she would have no doubt as to the real purchaser.

But the weeks passed and no such announcement was made. It did not occur to her that

Mr. Griggs' delay was occasioned by a lack of ready money. The lawyer had always impressed Katharine, and her mother as well, as being a rich man.

Time went on and nothing was done. June was approaching and Mrs. Allen grew so impatient to settle their plans for the summer that Katharine began to answer newspaper advertisements for cheap country board.

But as the lawyer still took no active steps in the matter of a purchase, Katharine's hopes began to revive. She might be able to save the property yet. At least she felt that longer uncertainty was unbearable and determined to do something to bring matters to a climax. If she were not so completely in the dark, action would be easier. If she could go to Amsden and see for herself how matters stood!

"Of course! That was the very thing to do! Why had she not thought of it before? The idea came to her as an inspiration and she resolved to carry it out without further loss of time.

As she went over the matter seriously, she realized how many difficulties stood in the way—insuperable difficulties they seemed at first.

But she was not easily discouraged and set resolutely about carrying out her design.

As a beginning she procured time-tables of all the railroads leading east out of Chicago, and studied them in secret. . Having finally mastered the ups and downs of their columns with the mystifying to's and from's; A. M.'s and P. M.'s she learned that in order to reach Amsden, she must stop overnight somewhere on the way—preferably at Lima. This would necessitate her absence from home for three days. But she was nothing daunted.

“I don't mind going to a hotel by myself,” she reflected. “It won't be pleasant, but I'm not afraid.”

However, a time came when she could no longer act alone. She had no money to pay for the journey. How was she to get it? She could not ask her mother for it. That would mean a disclosure of all her plans, with their accompanying doubts and suspicions, thereby creating disturbances that Mrs. Allen was far from strong enough to bear. Moreover, since her discovery of the part her mother had played in the scheme of obtaining the title deed, Katharine had carefully avoided any mention

to Mrs. Allen of the subject of the Amsden property.

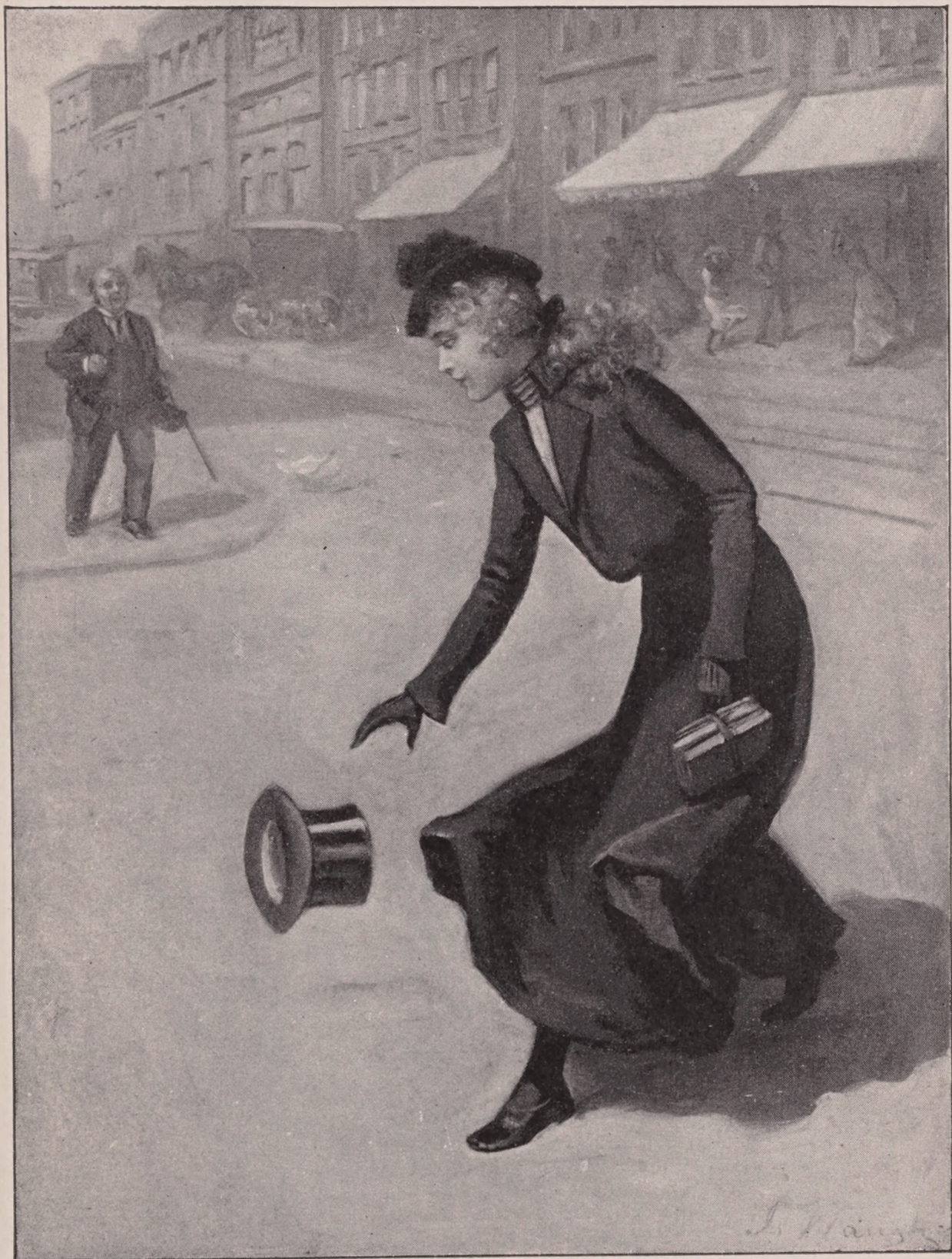
To whom, then, could she turn for assistance? She had rather vague ideas of how much the journey would cost, but was in hopes that she might earn the money.

There was Mr. Phelps. He might have some sermons for her to copy. But that was slow work and the amount gained would be too small.

She went over her little stock of personal belongings on the chance of there being something that she could sell. A few books, treasures of her childhood and dog-eared accordingly; two really handsome brooches and her cherished gold watch and chain. But all these her father had given her and nothing could induce her to part with them.

She might borrow the sum of the doctor. She felt some delicacy about doing that lest his generous heart should urge it as a gift. That, especially after all the kindness and hospitality for which she was already indebted to him, she could not accept.

What, then, was there left for her to do? She was pondering this question, feeling rather



SHE DARTED INTO THE STREET

down at heart, one afternoon, on her way from the school to the hospital when an answer to her query came in a most unexpected manner.

Although June had already begun, that fickle month seemed either to have forgotten her identity or to have gone backward in her calculations, for a wind as high and chill and riotous as any March could produce, was dashing uproariously through the streets and creating general havoc among head-gear.

As Katharine turned the corner, she beheld a portly old gentleman coming down the street at a pathetic dog-trot, in pursuit of a wildly careening silk hat which appeared to have taken upon itself all the youthful capers of a paper cap.

Recognizing the pursuer and his predicament in one and the same instant, Katharine darted out into the street with the speed and directness of a swallow, bent over and captured the truant hat and regained the sidewalk just as its distressed owner came trotting up, puffing out his maledictions and thanks in a breath—or rather, lack of breath. The next moment he recognized Katharine as she stood before him, clinging to his hat with one hand, with the other grasp-

ing her strap of books and at the same time trying to prevent her own pretty turban from leaving its resting-place on her golden head. She made a very pretty picture as she swayed in graceful inclination to the wind, her cheeks all rose-color, her blue eyes dark and shining with laughter and the whole framed in a radiant oval of bright golden hair.

"Why, bless my soul!" ejaculated the old gentleman, taking out his handkerchief and mopping vigorously at his countenance, stained a deep purplish red by his gymnastic exertions. "Bless my soul if it isn't little Miss Katharine Allen! Well, well!"

He held out both his hands into the left one of which Katharine placed the rescued hat and then gave the right a hearty shake.

"I am glad I got here just in time, Mr. Brown," she said merrily. "You would never have caught it by yourself."

"No, I never should," acknowledged Mr. Brown, glancing down at the roughened silk in his hand. "It galloped and frisked like a very will-o-the-wisp."

He commenced to smooth down the ruffled nap by stroking the hat against his coat sleeve.

His breath still came in short puffs and his poor old knees trembled stiffly. Just then an elderly lady, quite as portly and even more jolly-looking than Mr. Brown himself, save that her face was at present clouded with anxiety, came bustling up to them. She had remained at the bottom of the hospital steps, where the mishap occurred, with clasped hands and parted lips watching with eyes of fixed terror the gyrations of her husband. Save for an occasional jerk backward to keep herself from tipping over into the gutter, she had stood immovable on the edge of the curb until she was finally convinced that a helping hand had been lent, and that Mr. Brown was safe. Then she waddled anxiously down the pavement to join them.

"Oh, Anthony dear, I thought every second you'd be stricken down with apoplexy. Why couldn't you have let the hat go?" she exclaimed reprovingly, scanning his flushed face for serious symptoms.

"Let it go!" cried Mr. Brown explosively. "Not run after my hat! Why, you might just as well tell a small boy not to run after a fire-engine! It's an instinct of human nature, my dear, an instinct of human nature! Though I

grant I should never have captured it if it had not been for our kind little friend here. My dear," he added, turning to Katharine, "this is Mrs. Brown. It is Katharine Allen, Mary," he explained to his wife, who promptly kissed Katharine heartily on both cheeks.

"We have just been to see your mother, my dear," she said, "and have had a most charming visit. She is going to drive with me to-morrow."

"How kind of you. Thank you!" stammered Katharine, overcome by this amiability.

"And we left a message for you," put in Mr. Brown, "little thinking we'd come upon you in this most opportune manner. You and your little friend Alice are to dine with us on Friday evening at half-past six. You remember I asked you to come to cheer up two lone old bodies," he added with a shadow of reproach in his genial old face.

"Oh, sir, if I had known you really wanted me, I should have been glad to come long ago, cried Katharine earnestly.

"But you are sure of it now, aren't you, my dear?" asked Mrs. Brown. "Come and adopt us as grandparents."

Mrs. Brown had heard of little else but Kath-

arine Allen and her praises from her husband ever since he had made the girl's acquaintance. She was fond of young people's society and was eager to adopt his little friend. Katharine's simple, gracious manner, with its complete lack of self-consciousness, impressed her most favorably.

After a few more words, Katharine, accepting their kind invitation for Alice and herself, took leave of Mr. and Mrs. Brown and continued her way to the hospital. She found her mother in high good spirits. The visit of the old couple had pleased Mrs. Allen greatly. She realized that their acquaintance was worth having and their friendship to be desired. Therefore she had dropped all her invalidism and exerted herself to be agreeable. And Mrs. Allen could be very charming when she chose.

Katharine related with stirring details the chase and capture of Mr. Brown's hat, at which her mother laughed more heartily and genuinely than she had for years. Mrs. Allen then told her of the dinner invitation and they discussed their new friends for a little time.

But Katharine lapsed into absent-mindedness presently and seemed anxious to be gone.

"Are your lessons harder than usual to-day?"

asked her mother, wondering at her restlessness. "I hope you will be able to keep your mind on them," she added, scanning her daughter's flushed face and shining eyes a little curiously. "You should not allow an invitation to dinner to excite you so."

But it was not the anticipation of a dinner party that brought the deep color to Katharine's cheeks, or lent wings to her feet as she sped away to her books. A sudden thought had come to her—a way of accomplishing that purpose upon which she had set her heart so firmly and yet which had begun to seem impossible of achievement. Now that the idea had occurred to her, she wondered why she had not thought of it before. She would go to Mr. Brown, confide to him the whole story, and rely on him for ways and means to carry out her ardent wish to visit Amsden and see for herself that piece of "waste land" which Mr. Griggs' anxiety to possess, combined with those chance words she had overheard in the lawyer's study, had wrapped in so deep a fold of mystery.

So sure was she of Mr. Brown's power and willingness to settle all her difficulties that already she saw herself on her journey, saw that

journey successfully accomplished and herself returning triumphant to report Mr. Griggs' perjury and her own discovery—of what?

At this point of her reflections it is to be feared that Katharine's clear-headedness deserted her and her excited brain soared high up into the brightest of fancy's realms. The "waste land" in northern Ohio was converted into a veritable fairyland, with caves of marvelous treasures, of the entrance to which only she knew the "open sesame." A gold mine was incidentally discovered in one corner of the enchanted ground, which was worked with miraculous speed and out of the proceeds was erected the self-same Aladdin's palace in the midst of a magnificent park, upon which Mrs. Allen had cast such scornful bucketfuls of cold water.

She tried in vain to bring her thoughts back to her lessons. Her problems resolved themselves into: "If it takes eight hours to reach Lima, how many acres make a gold mine?" Her Latin was just as bad. "Cæsar broke camp at dawn and crossed the Ohio River to Amsden." She declined Mr. Brown instead of "dominus" and wrote a composition on "The Unraveling of the Time-Table."

After an hour or so of such excited fancies she brought herself, with an effort, back to practical facts, and taking out her time-tables again, made a few notes on the margins. She did not intend to borrow the money for the journey from Mr. Brown if she could help it. But if he could think of no way in which she might earn a large sum of money quickly, why, she would rather accept the loan from him than from the doctor, who already had so many claims upon his purse.

CHAPTER XX

SEEKING ADVICE

KATHARINE was prevented from carrying out her plan of calling upon Mr. Brown for some time. The school examinations kept her time and mind fully occupied for the next two weeks. Then, Mrs. Allen insisted upon a definite arrangement of summer plans. Fortunately, so far June had been cool and Mrs. Allen had been content to wait for the ultimate decision as to their summer home. Before she decided finally, Katharine determined to make a final effort to carry out her private plan to visit Amsden.

Her faith in Mr. Brown was justified. When she called to see him he came bustling down to the drawing-room with genial hospitality, filled with regret that Mrs. Brown was not at home, but insisting upon her sitting down to wait until she got back. In the same breath he be-

thought himself of his books and conducted her up-stairs to see his library. This room was the one over the dining-room. In Katharine's time it had been a stupid enough place, handsomely but stiffly furnished. It was known as the guest room, but no guest had ever occupied it, and it was never entered except by the maid for the weekly cleaning.

Now it was transformed. The walls were hung with rich, dark red paper. The many chairs and couches in the room were covered with leather of the same warm color. A low broad seat had been built around the sides of the bay window and heaped with gay cushions. In the center of the room was a wide, heavy table upon which lay all magazines and books of the day, while over by the fireplace stood another table, low and white and covered with tea-things. Each end of the bay-window contained a desk, one small, handsomely carved and laid with dainty silver articles; the other large, pigeon-holed and practical. As for the books themselves, there must be thousands of them, Katharine thought, as she looked about her in a maze of bewildered delight. The walls were lined with cases, so high up that a short ladder

was needed to reached the topmost shelves. She turned to her host with shining eyes.

"You must have a copy of every book that was ever printed !" she exclaimed.

Mr. Brown chuckled.

"I have a good many of 'em," he admitted. "But they're fearfully mixed up," he added with the regret of a collector. "When we moved in they were stuck into the shelves in any sort of order. I've weeded out the business volumes and put them by themselves," he indicated a case of thick, bulky tomes bound in calfskin, "but the whole library needs going over and re-arranging. I want it catalogued, too."

"Oh," cried Katharine, "I wish you'd let me do it for you. I should love to !"

"You shall then. It would be an excellent way of earning a little pin-money," he responded in a matter-of-fact tone. "See what I did the other day," he added quickly, without giving Katharine time to remonstrate and he led her to a case at the end of the room. It was filled with sets of Scott, Dickens, Charlotte M. Yonge, Miss Alcott, and all the authors so dear to girls' hearts.

"I got those ready for you," he said triumphantly. "You're to come here whenever you can spare the time and plunge into them."

Katharine gave an ecstatic "oh" and changed color. If only she could sit right down in the low easy chair which stood in front of the case and dip into "The Heart of Midlothian" with Jeanie Deans, or climb to the heights with "Peveril of the Peak!"

But her own business was too important and absorbing to be put into the background, and after thanking Mr. Brown for his thoughtfulness and kindness, she told the real reason of her visit.

When Mr. Brown heard that she had come on business he was mystified.

"I should like very much to talk over a matter that has been worrying me a good deal, and to ask your advice about it," she said earnestly, "if you are sure I shall not be taking too much of your time."

The retired banker declared his entire freedom of time and willingness to hear her story.

"I shall be only too glad to help you in any matter, to the utmost of my power, little Miss Kate, and I feel flattered that you have chosen

to honor me with your confidence. Come, take off your hat and coat, try all the chairs in the room till you find a comfortable one, and then sit down and tell me all about it. We shan't be disturbed here."

Then Katharine told the whole story, beginning with the reading of her father's will, the mention of the waste land that her father had taken as a bad debt; how she had glanced over the plan of the ground and had wondered at its being considered useless in so good a farming region, and only two hours' railway journey from the thriving little city of Lima. She related the conversation that she had overheard in the lawyer's study; her subsequent suspicions upon learning that Mr. Griggs had advised her mother to sell the land, offering himself as a purchaser. She went back to her interview with Mr. Griggs over the right of possession of the document enclosed with the package of letters and how, after learning the nature of this document, she had looked for it and found it gone.

"He has evidently made up his mind to own that land," she said in conclusion, "and I don't understand why he has not bought it already,

though I am thankful for the delay. No, he would never want to buy it unless there was some chance of a big bargain."

"Has your mother consented to his buying it?"

"She has consented to his selling it to some one else. She is not willing to allow him to make a personal sacrifice, as she considers it would be, for her sake. But she likes Mr. Griggs and believes in him."

"Which you don't," commented Mr. Brown with a smile.

"No, I don't," admitted Katharine frankly. "I'm afraid I have no very good reason to give for my feeling, but I don't trust him. And it does seem very queer that he should have gotten my mother to take that deed. I didn't know what it was or I would have taken better care of it."

Then suddenly a new thought occurred to her.

"You don't think he means to—to take the land without paying for it, do you?" she asked.

Mr. Brown shook his head.

"I think you have good ground for your suspicions," he replied slowly, "but I doubt if

Mr. Griggs would go so far. He could not do that without being found out. But, you see, that paper was absolutely essential to any negotiations for the property, and legally, your mother had a perfect right to the document because you are not yet eighteen."

"I see," said Katharine. "But it is hard to understand what Mr. Griggs could have said to get mother to send for it that way, when she knew I wouldn't be home, instead of asking me for it right out.

"Mr. Griggs knew that I didn't want mother to sell," she went on. "I had been talking to him a good deal about it, trying to find out things. I had an idea that perhaps mother and I might go there to spend the summer. There is a house on the place and I thought we'd be more comfortable than at a small summer boarding-house. Indeed, it was to ask you to help me carry out this plan that I've come."

At this Mr. Brown's face fell. He too, had been making summer plans. Up at Macinac, on the shores of the lake, there stood a palatial residence, occupied from June to October by only the banker and his wife. The arched hallways and broad rooms fairly ached with the

void which should have been filled with the gay voices of young people. It had been the idea of Mr. and Mrs. Brown to invite Katharine and her mother there for the summer, thus giving them the advantages of a comfortable home amid lake breezes, and at the same time gratifying their own enjoyment in companionship. They had been so assured of the acceptance of this invitation that they had foreseen their guests already installed at "Lakeside" and had even assigned them their rooms—a little suite with its own bath and boudoir.

But Mr. Brown said nothing of all this now. He put aside his own hopes and desires and appeared interested only in Katharine's project.

"What will you have me do?" he asked kindly.

"Why, you see," replied Katharine slowly, speaking with hesitation now that the important moment had come, "I thought—I want very much—to go there and see the place for myself!"

The great secret was told and she was surprised that Mr. Brown was not more overwhelmed. That he seemed impressed with the

good sense of the idea was evident, but he did not appear at all concerned with the enormity of the undertaking.

"An excellent idea—most excellent!" he ejaculated, rubbing his hands approvingly. "And I should advise you to start off at once."

"But I can't," objected Katharine. "That's just the point. There are so many things in the way."

"Things in the way! Bless me, what things are in the way? Surely nothing of any importance!"

"But yes, sir, there are several very important——" Katharine was beginning when Mr. Brown, who apparently had not heard her, went on, pursuing the train of his own thought:

"To be sure, you wouldn't want to leave your mother just now. But then what town did you say the place was near? Lima?"

"Yes, sir, pretty near."

"Well, well, that's simple enough. You could go on one day and come back the next. You'd only be away two days—perhaps not all of that if you could leave on an afternoon. Eh? Let's see if there are any time-tables in the newspaper to help us."

He got up and bustled over to the big center table. Katharine rose too, tugging at her pocket.

"I have time-tables here, sir," she said. "Whole stacks of them. But it wasn't being away that was my difficulty. I could easily be spared as Miss Coatlee is still with my mother. But there are three quite big obstacles in the way."

"Dear me. And what are they?" asked Mr. Brown, amused at her serious tone.

"My mother's permission, Mr. Griggs and—money." She hesitated so long over the last word that it nearly slipped back into her throat again.

"Hum. Well, we'll take them in the order of their naming. Why does your mother object? Afraid to have you travel alone? I'm sure you'd get on much better than many women twice your age I've seen going about by themselves."

"Oh, yes, sir. I could get on all right. It isn't that. But you see, mother doesn't know anything about it. I didn't want to suggest the idea to her, and have her wondering and worrying and fretting over it until I knew there was

some chance of carrying it out. And besides, I'm afraid, if she knew about it, she'd tell Mr. Griggs."

"And he would object?"

"I believe he would go to almost any length to prevent me," replied Katharine with such depth of conviction in her tone that Mr. Brown was astonished.

"So you want to slip off without either of them knowing it?"

"Yes, sir," answered Katharine reddening. His question sounded a little as if he thought her action not entirely straightforward.

Mr. Brown did not speak for some minutes. He was going over the case carefully in his mind. Katharine sat watching him with anxious eyes. Was he disappointed in her? Did he think her sly or underhand? He would not think so if he knew Mr. Griggs. Oh, she hoped he would not misjudge her! She was astonished but relieved to hear him break suddenly forth into a delighted chuckle.

"Capital!" he exclaimed. "Capital! A conspiracy in which a young girl is to outwit a lawyer! Ha, ha, ha!"

"Oh, don't call it quite such a hard name,"

she pleaded. "I don't want to do anything wrong!"

"Wrong? No, indeed. Conspiracies aren't always wrong, my dear. Not when they are diplomatic, as ours will be. I haven't thought of a way yet, but we'll manage it."

Katharine felt reassured. The "we" of his last remark was very comforting.

CHAPTER XXI

MR. BROWN SOLVES THE DIFFICULTY

MR. BROWN smiled across at her benignly.

"By our united efforts," he said cheerfully, "we'll outwit the lawyer and unravel the mystery."

"But there is the third obstacle," Katharine reminded him. "I was wondering if you could suggest some way for me to earn enough money to make the journey."

A girl of sixteen to earn thirty-five or forty dollars in a day or two! The practical old man of business nearly smiled. But he replied gravely:

"I'm afraid not, my dear. At least, I can think of nothing just at present by which you can earn the money all at once. And you would need it very soon. Isn't there some danger of Mr. Griggs selling the land?"

"Oh, there is. Or of buying it himself," re-

plied Katharine quickly. "I must go at once if I would save it."

"Well, then, bring out your time-tables and we'll settle the question of money later. Haven't you any friends who would be willing to trust you with a loan?" he added with a twinkle in his eye.

"But I didn't want to borrow it if I could help," objected Katharine. "You see, I don't know when I'd be able to pay it back."

"Eh? Ah, well. Never mind. Where are the time-tables?"

Katharine spread them out on the table, all folded and marked at the proper places. She laid beside them the notes she had made, concerning connections, stops for refreshments, and so forth. Well pleased at such a display of business method, Mr. Brown bent over the printed figures, studying them intently.

"Hum," he said, looking up at length. "Trains aren't very obliging as to the connections, are they?"

"I should have to stay all night at Lima," replied Katharine, "and leave there about ten in the morning, reaching Amsden at two. Then, you see," turning a leaf of the folder, "there is

a train going back to Lima at four-thirty. That would give me, if my train were on time, two hours and a half in which to visit the land and find out all I want to know about it."

"Yes, that seems about the only way to manage it," agreed Mr. Brown, following with keen eyes the tracing of her nimble finger among the columns. "But I don't like your spending those two nights alone at Lima. It—ah! Ha, ha, ha! What an old duffer I was not to have thought of it at once!" he ejaculated abruptly.

Katharine stared at him in astonishment.

Mr. Brown was so overcome with his new thought that he had to get up and walk about the room, giving vent to his delight by an intermittent chuckle, punctuated with occasional slaps on the thigh. Katharine was quite willing to wait for his revelation. She realized that in some way a solution of the problem had come to her benefactor and she was content. At last the details of the idea seemed to have been satisfactorily thought out, for Mr. Brown sat down again and took out his handkerchief to mop his brow, wet with excitement.

"Now, my dear, listen. I have it all pat. We'll outwit 'em all, and in such a way that

they'll never so much as guess what we're about. Even the doctor needn't be told."

Katharine had related the doctor's interview with Mr. Griggs, and Mr. Brown guessed that he was not to be trusted with a secret. He had to have another chuckle over the shrewdness of his plan and then began gravely :

"I have a nephew at Lima who manages a small bank there. I don't know much about him, for his father and I—well, we didn't get on well together in our youth. I didn't see much of my brother after we left college, and we each married and went to different parts of the country to live. Our father died and left us equal shares of his fortune. I used mine for capital and—well, I've made a comfortable living out of it." He paused to glance about him complacently. "My brother squandered his money and died in poverty. I would have nothing to do with the son, supposing him like the father. But he came to me a few years ago and asked me for a position. I liked his looks and the way he talked, and gave him a place in my bank. He was so steady and saving that by the time I'd retired from the bank he'd put by quite a tidy little sum. With this I helped him

to establish himself in a small town in Ohio where he had acquaintances, and where he has married and settled down very prosperously. His wife——” Then he suddenly broke off.

“Bless my soul, little lass,” he exclaimed, “I didn’t mean to go off into this volume of family history! Why didn’t you stop me? Old folks are like children gathering flowers. When once they are turned loose in a field of reminiscences, they wander farther and farther, always plucking ‘just one more.’

“To return, as the French say, to our muttons. My nephew wrote me the other day to inquire into several points of a legal character. I have some papers laid away that tell just what he wants to know. But as I value the documents highly I hesitated to entrust them to the mails. My intention was, either to make full and complete copies of the papers, or else write out such extracts as he would need. But now, the whole matter is as simple as Simon’s head!”

Katharine looked as if she found the matter as obscure as ever. But she said a little hesitatingly:

“You mean that I may do the copying for you?”

"Bless your heart, no. It would take far too much time. I mean to make you my little man of business."

Katharine was puzzled but waited silently for further enlightenment. Mr. Brown was burrowing in his desk for something. Presently he returned with a neat package of papers, which he laid down on the table.

"I am going to send these papers to my nephew by you," he said triumphantly. "I am employing you as my agent. Do you see? You are to deliver these papers to Ned, he will go over them, copy out what he wants and then you will bring them back. His wife will invite you to visit at their house and so you will escape the unpleasantness of being alone at a hotel."

Katharine's face lighted up as she saw the many advantages of the plan.

"Oh, Mr. Brown, how good you are!" she cried. "And too, it will gave me a good reason to tell mother for my absence. But——" she paused, flushing.

Mr. Brown guessed the cause of her sudden hesitation and said quickly:

"When a man employs an agent for any purpose, he always pays all expenses, you know."

“Oh, Mr. Brown, is that really so?”

The old gentleman chuckled delightedly.

“That’s really so—honest injun!” he said with mock earnestness.

“And not only are the agent’s expenses paid, but he expects a reward for his time as well. That will come to my agent in the shape of railroad tickets to Amsden and back.”

“Oh, Mr. Brown, how very good you are!” cried Katharine again, quite overcome by this absolute settlement of all her worries.

Mr. Brown had indeed solved the difficulty. Not only was her proposed journey made a possible achievement—indeed an assured fact—but it was to be made under the most comfortable circumstances. There was to be a home to rest in by the way. Her mother would be satisfied as to the reason for her going and would awaken no suspicions in Mr. Griggs’ mind by speculating with him upon the journey. And last, but not least, there would be no dreadful, embarrassing borrowing in the question.

It was all almost too good to believe. Katharine felt like tossing up her hat and shouting like a boy for glee. Yet at the same time there was an odd tightening of the heart-strings, ac-

accompanied by a strange desire to cry. A most unaccountable lump swelled up inside her throat and refused to be swallowed.

"Oh, Mr. Brown, how can I ever thank you enough, or show you how grateful I am!"

Mr. Brown patted her on the head and his own eyes grew moist.

"There, there, little lass, don't try," he said huskily. "You've thanked me in advance by coming to me with your trouble and trusting me. A little girl's confidence is very precious to an old man, my dear."

"No one could help trusting you, sir," exclaimed Katharine earnestly. "Or loving you either," she added shyly.

Mr. Brown looked fairly radiant.

"Bless my soul, what compliments!" he cried in great agitation, getting out his handkerchief again. "Suppose you adopt me for an old granddaddy, eh?—after this little business affair is finished," he added with a great show of importance.

Katharine laughed merrily as he had intended she should, and was beginning to speak again when the door suddenly opened and Mrs. Brown rustled in, full of mingled greetings and apol-

ogies. Mr. Brown laid a cautioning finger on his lips and Katharine gave a quick nod of comprehension as she rose to greet Mrs. Brown.

That lady was charmed that Katharine had come and that Anthony had detained her so that she might share the pleasure of her visit. She would not hear of her going and urged her to stay and dine with them.

Katharine had promised to spend the evening with her mother, as Miss Coatlee was going out, so she was obliged to refuse, though very reluctantly. At any rate, Mrs. Brown declared that she must wait to have a cup of tea, which the maid was bringing right up. She presently came carrying a handsome tray of old Sheffield plate, set with a silver tea service and delicate cups of egg-shell china. There was a plate of crisp brown toast on the tray and a dish of delicious-looking little cakes.

"What have you two been talking about, my dear?" asked Mrs. Brown briskly, when she had learned how many lumps of sugar Katharine liked in her tea, and whether she took cream.

Katharine looked a little confused at the ques-

tion, remembering Mr. Brown's warning finger, but her voluble hostess did not wait for a reply. She asked another question, answering it herself in the same breath and talked on, rapidly and animatedly, telling incidents of her shopping trip and mimicking the manners of various clerks until Katharine was fairly shaking with laughter.

Mrs. Brown was both clever and witty and held her hearers in a delighted trance. When Katharine at last declared that she could not possibly eat any more cake, and that she really must go, she was dismayed to find it almost dusk outside. After she had spoken her farewells, Mr. Brown donned his coat and hat to accompany her.

"Please don't," begged Katharine. "I can go perfectly well by myself. It is not a long walk for me but it might tire you."

"You are to go in the carriage," put in Mrs. Brown, who had accompanied them down-stairs. "I kept it when I heard you were here. I was in hopes I should have the privilege of sending a message to the doctor's that you wouldn't be home for dinner. I did not know about your other engagement."

Katharine repeated her thanks and good-bys and climbed into the waiting carriage beside Mr. Brown.

"We hadn't quite finished our business arrangements, you know," he reminded her as they rolled swiftly along.

Then they entered into a long discussion of the journey, the best time for its accomplishment and how much of the plan it was advisable to tell Mrs. Allen. They decided that Katharine should go the following week, starting on Wednesday the 2d of July, and returning if possible the ensuing Friday. So you will get back in time to shoot off your fire-crackers," he said gaily.

Mrs. Allen was to be told that Mr. Brown had engaged her daughter to go upon some private business for him, carrying certain papers that he did not wish to entrust to the mail; that she would remain over a day at his nephew's house to rest, and return with the papers.

By the time these matters were concluded, the doctor's house was reached, and making an appointment to meet Katharine at the hospital for the purpose of telling Mrs. Allen the news, Mr. Brown drove back home, to write a

very long letter to his nephew in Lima, and to chuckle over his clever plan of assisting Katharine to worst her enemy—for so he had come to regard the crafty, complacent, clever Mr. Griggs.

CHAPTER XXII

MRS. ALLEN CONSENTS

THE days that followed dragged with leaden feet. Katharine had very little to do to prepare for her journey. The nearer the time approached for her departure, the more excited and apprehensive she grew.

Alice was full of curiosity which Katharine found it difficult to satisfy. What had struck Mr. Brown to employ her as an agent? Was he going to pay her anything beside her expenses? Wouldn't she feel proud to earn money of her own and what would she spend it for if she got it? Wasn't she afraid to travel alone, especially with the charge of valuable papers and what would she do if there was no one at the station in Lima to meet her?

To all of which Katharine would reply patiently. Of course there would be no one to meet her at the station in Lima. It was a small town and she could easily find her way to the

house. The papers were too personal to tempt robbery, and she thought it rather fun to travel alone. As to the money, she would be very glad to have it to aid "general expenses."

Thus did she answer all these questions and many more of the same sort. Mrs. Warren, after learning that Katharine was to be well-taken care of in Lima, approved of the plan as a beginning to the experiences which the girl must be expected to undergo in her future life of battling with fortune. If the doctor suspected another and deeper motive behind the one given for the journey, he said nothing about it and, unlike his daughter, asked no questions.

When Katharine entered her mother's room on the afternoon set by Mr. Brown for the disclosing of their plan to Mrs. Allen, she found the invalid seated erect in her chair, her cheeks flushed and her whole bearing animated and interested. Little Madame Monée sat perched on the edge of a chair near by and the two were discussing tucks and shirrings in great absorption. The sight of the little dressmaker brought back another scene to Katharine's mind—a still, desolate house with one cool hushed room from which the sordid cares of life had vanished.

"Oh, my father!" whispered Katharine with a sudden rush of passionate longing, if only you could come back to your little girl! Life is so hard to bear alone. The paths are so long and stony!"

The rush of memories was so sudden and so vivid that for the moment she lost herself-control and slipped out into the hall to recover herself. No one had noticed her entrance or exit. They were too absorbed in their conversation. When she reëntered, Madame Monée had risen and was gathering up her samples.

"That will be all for to-day," Mrs. Allen was saying, "and I'll drop you a line when I've decided about the trimming for the crêpe de chine. Ah, here's Kate. Kate, let madame take your measures. She thinks you ought to wear your skirts a little longer now."

Madame Monée whipped out her tape, jotted down the figures and bustled away with an elaborate "good day" which included the ladies young and old.

"Mother," said Katharine gravely, after she had gone, "do you think it right to have Madame Monée for our clothes now? Do you think we can afford it?"

Mrs. Allen had been looking almost gay. But at these words her face clouded over and she pouted childishly.

"My dear Kate," she exclaimed, "are you going to turn into a miser? Haven't you any pride? Just because people are poor, must they get untidy and shabby?"

"I don't think we need be shabby if we have a cheaper dressmaker," remonstrated Katharine mildly. "But I think we ought to remember that we are poor, and dress in less expensive things."

"Very well," cried Mrs. Allen in a voice trembling on the verge of tears, "I'll write to madame and tell her not to send the things. I'll give them all up! I haven't a decent rag to my back, and not a single thin black dress. I suppose that doesn't make any difference to you, though. I dare say you'd be willing to put on colors again, if you thought it would save a dollar or two," and Mrs. Allen sank back among her cushions and put her handkerchief to her eyes.

"Oh, mother, no! Surely you know I wouldn't do that!" cried Katharine hurt at her words. "But I do think we could have our

clothes less expensively made, and fewer of them."

"I had only ordered three gowns from madame. One can't go in rags."

"But aren't there cheaper dressmakers? Madame is so dreadfully expensive. I am sure there are plenty of cheaper ones who are good. We might buy nice materials and have a woman come to sew by the day——"

"Never!" cried Mrs. Allen violently. "I'll countermand all my orders to Madame Monée and roast in winter clothes. But I'll not budge out of my room. I'll never be seen on the street in clothes made in the house!" and she began to sob.

Katharine was distressed but firm.

"We'll manage some way, then," she replied soothingly, "but I really don't see how we can have Madame Monée. In fact, I'm sure we can't afford it."

She stopped speaking and eyed her mother anxiously. Was Mrs. Allen going to have one of those old nervous attacks which the doctors had hoped were cured? Miss Coatlee, who still remained in attendance, more as companion than nurse, had gone out for the afternoon,

knowing that Katharine was to be with her mother. What ought the girl to do in case she became worse?

Mrs. Allen's attack of weeping did not last long, however. She pressed her handkerchief against her eyelids which did not look very red in spite of the sobs, and sat with face averted in sullen silence. Katharine longed to say something to restore her mother's good humor, but she could think of nothing which would not amount to giving in to what she knew, in their present circumstances, would be an impossibility.

She was relieved to hear a low firm knock at the door and sprang eagerly to open it, exclaiming "It's Mr. Brown!" and that gentleman entered, looking very cheerful and lively. Mrs. Allen straightened up in her chair, giving a hasty twitch to her hair and shook hands graciously. All signs of her recent stormy mood had vanished.

Mr. Brown sat down and they discussed the weather and such-like generalities for a few moments. Then he said, glancing toward Katharine:

"Has this young lady been telling you of my business proposition?"

Mrs. Allen looked curious and interested.

"She has told me nothing," she replied. "Kate had only just come, and we were discussing clothes, as women will do whenever they get together."

She alluded to the conversation as if it had been the most amicable in the world. Katharine made no comment and Mr. Brown went on:

"With your permission I am going to make use of Miss Kate's services; to employ her as a sort of confidential agent as it were."

Mrs. Allen did not understand and looked from one to the other for explanation. Mr. Brown chuckled at her puzzled face.

"Don't you congratulate me on my choice? Don't you agree with me that my confidence will not be misplaced?"

"I'm sure Kate is absolutely reliable," answered Mrs. Allen a trifle stiffly. "But I confess that I don't quite see how she can be of use to you."

"She is going to be a sort of registered letter for me," explained Mr. Brown. "She is to convey some important business papers from me to a banker in Lima."

"In where!" ejaculated Mrs. Allen, taken completely by surprise.

"In Lima, Ohio," responded her visitor promptly, with a take-it-for-granted manner that bewildered her all the more.

"You see, it's this way," he went on in his matter-of-fact way, as though discussing some ordinary plan of the day, he and Katharine having agreed that it would be better to tell the truth as plainly as possible. "I have a nephew in the banking business in Lima. Some time ago he wrote to me, asking several questions in regard to some legal documents in my possession. These papers are too valuable to me to be sent through the mail and I have been waiting for an opportunity to get them to him by some safe means.

"Well, your little daughter was paying us a visit the other day, and we got to talking about plans for the future, and all that."

Here Katharine grew a little nervous and twisted anxiously in her chair. Mr. Brown threw her a reassuring glance and continued:

"You know, little Miss Kate has an idea that she mustn't go back to school next year, but must find some employment for the sake of help-

ing out your income. She was asking me if I knew of any way in which she could earn some money, and asked permission to catalogue my library, which sadly needs it."

Katharine could not restrain a smile of admiration at the clever way in which Mr. Brown had woven in facts and conjectures to suit his needs.

"I thought over the matter," concluded Mr. Brown, "and it occurred to me that if she were really in earnest about the question of earning money, she might just as well begin at once, and I made her this proposition. It will serve as a starter to her career, and give her some idea of business methods."

"But she oughtn't to go away now. We have so much to do—packing—and all," exclaimed Mrs. Allen, "and where is Lima and how long would she be gone?" she asked, bewildered by the suddenness of the idea. "I don't approve at all," she added positively, before any one had time to speak. "I think my daughter is too young and inexperienced to be traveling about the country by herself, as anybody's agent."

"But, mother," interposed Katharine, "I go directly there. It won't be traveling about the country. At least, not much of it," she added

truthfully, remembering that other excursion, unmentioned, from Lima.

"You may trust to me," chimed in Mr. Brown hastily, "to see that all arrangements are made for her comfort and safety. I'll put her on the cars here myself, and leave her in charge of the conductor. At Lima she is to go directly to my nephew's house, where his wife will take good care of her."

"And it's only about eight hours' journey from here to Lima, mother," added Katharine.

Mrs. Allen could think of no further objections to make, but she was in the mood to find fault.

"How long will you be gone, and what shall I do without you?" she asked peevishly. "I had hoped to get our plans for the summer settled soon," she added plaintively, turning to Mr. Brown. "It is very wearing to be so upset about one's future."

"I can well believe it, madam," he replied sympathetically. "And any one would miss little Miss Kate, even were she gone ever so short a while. But I'm not going to take too much of her time."

Little Miss Kate was nearly as tall as the portly old gentleman himself.

"I'm to go on Wednesday next, mother dear, and come back the following Friday, so you see it's only three days away from you," said Katharine eagerly.

Mrs. Allen scanned her daughter's flushed face and shining eyes closely.

"I really believe you want to go," she said slowly, with a tone of reproach in her voice.

"Why, yes, I really do," replied Katharine, her thoughts busy with the other journey to be made, that meant so much to her.

"The change will do her good. There's nothing like a little change for a tonic," interposed Mr. Brown quickly, afraid that Katharine would betray herself. "She'll be back before you realize she's gone, Mrs. Allen. And my wife and I will see that you are not left to get lonely."

This last promise meant drives along the Lake Shore in Mrs. Brown's luxurious victoria, and long chats with that good-natured, voluble lady over the teacups, and went far to console the invalid for the temporary loss of her daughter.

"I suppose I must let her go," she said, yielding the point a wee bit grudgingly. "But you don't think she's really run down, or in need of a change, do you?"

CHAPTER XXIII

THE JOURNEY

AND so Mrs. Allen's consent was gained without the slightest little pin-head of suspicion as to an ulterior motive being roused, and there was nothing to do but wait, impatiently, for Wednesday.

The day came at length, as all days and all events must come if one waits long enough for them. Alice, who was engaged to spend the day with a friend, took a tearful leave of Katharine before she started.

"I don't like it a bit!" she declared. "It seems like the beginning of the end. Of course I knew that your visit couldn't last forever, but I've gotten so used to having you here with me that I don't know what in the world I'll do without you."

"But, Alice dear, I'll only be gone till day after to-morrow. And as to my visit being ended, why, after it is done, mother and I will probably

live somewhere near you. Don't you suppose I'm going to miss you, too?"

"I suppose so," admitted Alice ruefully. "But it won't mean the same to you. I know you're fond of me and all that. But you always have so many outside things to keep you busy and happy. You don't live on your friends as I do," and with a parting sob and hug Alice ran off.

The doctor and Mrs. Warren went about their affairs for the day. Knowing that the cars would take Katharine directly to the station, where Mr. Brown was to meet her, they did not feel worried in thus letting her start off alone.

The train did not leave until eleven, and half an hour was all that was needed to reach the station. She would start at ten, she resolved, to allow time for the danger of being detained at the bridge while the draw was open, and settled herself resolutely with a book, to pass the intervening hour. Her satchel was packed and her hat and gloves were on.

At half-past nine, having read just one page, she rose and threw aside her book. She could not sit still a moment longer! She opened her

bag and poked about among its contents to see that nothing had been forgotten, took off her gloves and put them on again, walked restlessly up and down the room several times and then, with an air of hasty resolve, slipped on her jacket and took up her satchel.

"I'll walk down. My bag's not very heavy and the exercise will do me good," she thought, and descended to the street.

Crossing to North State Street, Katharine turned down toward the river. She walked briskly, looking about her with observant, interested gaze. She had a delicious sense of freedom and independence, like a bird let out of its cage. She was about to carry out the most ardent wish of her life, and to find out those mysterious facts concerning her father's property. For that there were both facts and mysteries, she was confident.

She was hastening on, her fleet steps keeping time with her busy, excited thoughts, when she was suddenly accosted.

"Kate! I say Kate! Katharine! Wherever in the world are you going in such a hurry?" and a tall, slim boy, with a merry freckled face came up beside her.



"WHEREVER ARE YOU GOING?"

He was almost breathless from his efforts to catch up with her.

Jim Griggs, of all people! The last person in the world she would have chosen to meet, except his father!

"Hello!" he cried, spying her satchel, "going away?"

"Just on a little trip," Katharine admitted reluctantly.

"But I say, tell me what's up? Where 're, you going? Here, let me carry the bag. I'll walk along with you."

"Oh, no, thanks. Won't it be taking you out of your way?"

"Haven't got a thing to do. But maybe you don't want me?" he added, perceiving the reluctance with which she yielded her bag to his care. "Y' aren't mad at me for anything, are you?"

"Oh, no, Jim. I should like to have you, only——" She hesitated. Should she warn him to keep the secret of her journey? Might it not make him more suspicious? Oh, why hadn't she waited and taken the car!

"Only what?" asked Jim, falling into step beside her and swinging the satchel carelessly. "Are you in a hurry to make the train?"

"No, not much of a hurry."

After all, it was better to have Jim's suspicions roused than those of his father.

"I was going to ask you," she went on hurriedly, "not to mention having seen me, or say anything about my going away. You see, I'm going on a little business trip for Mr. Brown. It's confidential business and—well, I don't want to talk about it," she finished with the candor of despair.

"By Jupiter!" ejaculated Jim in astonished admiration. "Mr. Brown sending you off on confidential business! My eye! He must bank on you as A1! All right, I'll keep mum. Honest Injun, I will."

Katharine smiled at the compliment, but felt more pleased with the assurance he had given not to mention her journey. She knew that he would keep his word.

"Here, run for it!" exclaimed her comrade at that instant. "Run, or we'll be caught at the bridge."

A tug was blowing impatiently and Katharine and Jim scampered across the bridge, just clearing the draw before it began to swing slowly open. At the station door Katharine

took the satchel back and thanked Jim for carrying it.

"You needn't come any farther, thanks," she said. "Mr. Brown is to meet me here and put me on the train. Good-by. Don't say anything about my going away."

She did not want him to know what train she was going to take, or that she had come to the station so much too early. But Jim thought she had business to talk over with Mr. Brown, and he took the hint readily.

"Good-by, Kate. But you're coming back for the Fourth, aren't you? Have a good trip. Mum's the word," he replied, shaking her heartily by the hand. And doffing his cap he ran off.

Katharine went inside and sat down in the corner of the waiting-room where she was to meet Mr. Brown. She did not have to wait long, for he too had been impatient. He came bustling up almost as full of excitement as Katharine herself. He sat down beside her and took a packet of papers out of his pocket and removing the elastic band which confined them, he sorted them on his knee.

"This," he said, holding out a long, thick

yellow envelope, fastened with a tape, "this contains the documents for my nephew. Stow it away carefully in your satchel. That's right. Now, where's your pocketbook? Bless your heart, that little purse won't do. Here," and he produced a package from another pocket.

Opening it, Katharine discovered a dainty pocket-book of soft black leather, with silver edgings.

"How lovely!" she cried in great delight. "Is this really for me? Thank you so much, sir."

"It's nothing, nothing—a very practical affair," replied Mr. Brown, embarrassed by her effusion. "Now, open it. In here," as Katharine obeyed, "I'll put your ticket to Lima. It's a return ticket, you see, so take care of the other half. Now, here is money for the other tickets—up to Amsden, you know. Ned will get them for you. Then you'll need this money for your cabs, meals on trains, your supper at Amsden and all the incidentals of traveling."

"Oh, thank you, sir. But it is far too much!"

"No, indeed, I've calculated very closely. If by any chance there is any left, you can return it, you little soul of honor. But you mustn't hold back a single penny you could find a use

for. And now," he took another bulky, sealed envelope of grayish hue out of his pocket, "this is money for emergencies. I want you to put it away somewhere in a safe place. You see the bills are in a linen envelope that won't tear, and you will feel perfectly secure in case any difficulty should arise."

"But nothing will," said Katharine.

"I hope not indeed, lass. But it's a dreadful thing to feel short of money when you are out of the reach of friends. So you must take it. You'll no doubt hand me back the envelope as I give it to you, but your having it about you will make us both feel more comfortable. Now I think we can get on the train. Let me have your ticket to pass the gate."

Mr. Brown took up her bag and Katharine followed him down the platform, holding tight to her new pocketbook and feeling very grateful indeed to her kind benefactor. Mr. Brown settled her comfortably in her chair, introduced her to the conductor, tumbled a box of sweetmeats and half a dozen illustrated papers and magazines into her lap, with which to beguile the time, and then sat down in the chair opposite for a last word.

"I have one more thing to say about Amsden," he said, lowering his voice. "I shall be very anxious to know your discoveries. Will you telegraph me before leaving there?—whether the news be good or bad. And," he added impressively, "in making your inquiries round the village, find out if there are any oil-wells in the vicinity. In some part of Wood County near there, they have struck oil. Seneca County, where Amsden is, is not out of possible range. Find out all you can about this, my lass."

He rose, said farewell and went away. He paused at the door for a word with the porter and then stood outside and waved a last adieu to her through the window as the train rolled out of the station.

"Dear Mr. Brown," thought Katharine, sinking back comfortably in her chair. "How kind he is to me. And how mysterious he was about the oil. I wonder if he's been making inquiries about our land. If there should be oil on it! Oh, if there should! It would mean mints of money. I know people who strike oil are always rich. Dear mother, how nice it would be for her! I wonder if that is what Mr. Griggs has found out about it.

But he couldn't have, for it would be too dishonorable to go on talking about its being 'waste land' and not worth its taxes, if he thought that about it. Even Mr. Griggs isn't so wicked as that!"

Well, she would soon know. She was at last actually started on her journey! She had brooded so long over this trip, and had wished so ardently to make it, that it seemed almost impossible to believe that she was really on her way!

She settled herself in her chair with a little sigh of content, and watched the fast-flying fields in absent-minded reverie. After a time she took up one of the magazines and opened the box of chocolates. At one o'clock she was unlocking her bag to get out the little package of sandwiches that Mrs. Warren had put up for her luncheon, when the porter appeared with a small table and a printed card. He fitted the table into the grooves of the window and presented the card to Katharine with: "By the gentleman's orders, miss. We're a buffet car and serve you prompt and elegant."

Katharine smiled and gave her order, which was filled with anything but promptness, but which was good enough when it arrived to make

her glad that she had not yielded to the temptation to attack the sandwiches.

The journey was very uneventful and the train arrived at Lima precisely on time. Katharine had young Mr. Brown's card in her purse, with the exact address written out and the color of the street-car she must take to reach his house. Therefore she was very pleasantly surprised to be greeted on the platform by two young people who pounced upon her and declared themselves to be Mr. and Mrs. Brown. The man was an exact copy of his uncle without the white hair and rotundity. His wife was slender also, and very pretty, with reddish hair and merry eyes. They made Katharine feel at her ease immediately, and by the time they had reached the house she felt as if she had known them all her life.

CHAPTER XXIV

EN ROUTE FOR AMSDEN

THEY spent a very pleasant but quiet evening. Katharine was taken up to the nursery to see the babies put to bed, and so fascinating did she find the rosy cherubs that she had only time for a very hasty toilet before dinner was ready. After that meal she and Mrs. Brown sat in the parlor and talked while Mr. Brown excused himself and went off to his little study to look over the documents that Katharine had brought. There were a good many extracts to be copied, and as Katharine was to take the papers back with her, he was anxious to begin his work on them as soon as possible.

It was a warm summer night. The front door stood open and Mrs. Brown proposed presently that they take a short stroll up and down the street in front of the house. She supplied Katharine with a light cape, threw a

knitted shawl about her own shoulders and they started out. Mrs. Brown laughed and joked like any girl, and when they reached the corner, suggested going into the drug-store for a glass of soda water.

When they got back to the house it was only nine o'clock, but Mrs. Brown sent her young visitor off to bed.

"You've had a long journey to-day and are going to have a harder one to-morrow," she said, "and you will need a good night's sleep. Good night, dear. Let me know if you want anything, and we breakfast at eight. I'm so glad Ned's uncle sent you to us."

She kissed Katharine good night and the girl crept into bed with a warm glow of happiness because there were so many good and kind people in the world. But she was tired and the bed comfortable, so she did not lie awake long, even to go over the delightful, excited thoughts that filled her brain. Indeed, her head had scarcely touched the pillow before she was away to the Land of Nod, peering with rosy babies and pretty women over the edge of great surging wells of oil in the midst of a waste of bare ground, while Mr. Brown's voice whispered, "I guessed it, my lass,"

and Jim Griggs appeared in the background to shout, "Mum's the word!"

The next morning she was astir with the sparrows that chirped outside her window, and hearing a pattering of baby feet, hurried to the nursery to renew her acquaintance with little four year old Marjorie and the baby Ned. Mrs. Brown found her there, sitting on the floor half hidden under baby arms and legs and buried in a rainbow shower of broken toys and picture-books. She rescued her and bore her off to breakfast, declaring that such an early bird must have a very big appetite indeed.

At ten o'clock Katharine found herself on the train again, this time to make THE journey! As she expected to return that same evening she had left her bag at Mrs. Brown's, but she carried two or three of the magazines that old Mr. Brown had given her, and a large box of luncheon. This last her hostess had insisted upon, as it would probably have to answer for both dinner and supper, it being very unlikely that there would be anything like a clean eating-house in the little village of Amsden.

The train was an accommodation, consisting of just three cars, and of course no parlor car.

But Katharine had a seat to herself and rather enjoyed the frequent stops, watching the people who got on and off at the different villages, most of them country folk going to visit friends or relatives in neighboring hamlets. No one seemed to be in a hurry. The people getting on paused at the lowest step for a final word, and the conductor waited patiently until they had boarded the train. Those leaving it would go back to their seats for a last survey in search of chance forgotten articles, and he did not hurry them.

This amused Katharine for a time. They took the stoppings and goings of the train so as a matter of course, arranged solely for their individual convenience. But after a while she consulted her watch and found that the train was twenty minutes behind time. How in the world had they managed to lose so much! Surely the four hours provided to cover the distance between Lima and Amsden had been long enough to allow for innumerable stoppings! Her time in Amsden was so short in which to go over the land and learn all she wished to know concerning it, that she felt every minute of it to be precious.

And now the stupid train was over twenty minutes behind time and going slower every moment!

At last, at a station which consisted of two houses, a barn and the store, a combination of post-office, general store and depot, the train stopped, then puffed and backed, slowly but deliberately, on to a side track, where it came to a standstill.

"Why, what in the world!" ejaculated Katharine in amazement.

She looked out of the window and saw the conductor and brakemen of the train lounging about the platform as if they had plenty of time on their hands. Katharine hesitated a moment, then pinned on her hat and got out of the train. She approached the conductor and asked him if he could explain the meaning of the stop?

"We're waitin' for the down express to go by," he said politely. "You see, we've had to run a little slower 'n usual to-day, owin' to symptoms of a hot box, 'nd we couldn't make the pull up to where we usually pass the mail train. So were waitin' here for her to go by."

"Will it be very long?" queried Katharine anxiously.

"Fifteen or twenty minutes now. I don't know th' exact time she's due here."

Katharine's face fell.

"That will make the train nearly an hour late!" she exclaimed in a disappointed tone.

A brakeman joined them.

"The express'll be along in just seventeen minutes, miss. Where might you be going?" he asked.

"To Amsden," replied Katharine. "I had hoped to get through my business there in time to take the four-thirty train back to Lima. But it will leave me very little time now."

"That's hard lines," said the brakeman sympathetically. "But I guess our trouble'll make the train going back late too, so you'll have your time at t'other end."

This was small comfort. For if the return train was late in leaving Amsden, it would mean a tardy arrival at Lima, and Katharine had no fancy for being deposited in a strange town late at night. However, there was nothing to be done, so she thanked the men and walked back to the other end of the platform.

There was very little in the scenery to interest one. It was for the most part a flat, monotonous

sweep, the various tinted greens of the spring crops lending light and shade to the landscape. Here and there in the middle of a field, Katharine noticed queer, spider-legged erections as if some one had been trying to copy the Eiffel Tower on a small scale.

Perceiving the conductor standing near, she pointed to the derricks and asked what they were?

"Them's oil-wells, miss," he replied.

"Oil-wells! Is there oil about here—much of it?"

"They're strikin' it rich all through these regions," exclaimed the man enthusiastically.

"There's millions under the ground all about us!"

"How interesting! How do they tell that the oil is there?" asked Katharine, trying to keep the excitement out of her voice.

The conductor thought her interest merely general and was amused at her youthful zest for knowledge.

"By boring," he answered. "When oil's suspected they bore just for that. But very often it's been come on unexpected, when the owners were boring an ordinary well,"

"Oh! And you say it's all about here?"

"Well, purty much. We're a wee bit on the outskirts just here. The great district is up around Wood and Henry counties."

"But Seneca County joins those," exclaimed Katharine, who had studied her map carefully.

"That's so, and it may turn out to be right in the vein," replied the conductor. "In any case, if you've got any land in Seneca county you'd better hold on to it."

Just then the sound of the express was heard in the distance and the conductor helped Katharine up the steps of her car.

"Yes, sir, you'd better hold on to it," he repeated emphatically.

"I intend to," replied Katharine positively, and as she spoke her lips set themselves into a determined curve.

CHAPTER XXV

A COLLISION

THE fast train whizzed by and the accommodation puffed back on to the main track again, and pursued its leisurely course. The other inmates of the car, whom the long stop did not seem to have disturbed in the least, were most of them munching pie or doughnuts out of paper bags. This reminded Katharine that she had had nothing to eat since breakfast, and that it was long after one o'clock.

It is to be feared that, though she did everything full justice, she did not altogether appreciate the daintiness of the luncheon which young Mrs. Brown had been at such pains to put up. She ate absent-mindedly, her thoughts absorbed by the wonderful possibilities that the conductor's words had conjured up.

Her inexplicable unwillingness to part with that land had been a presentiment! It was to

turn out to be the making of their fortune! The Aladdin's palace did not seem so impossible after all. Only, it would not be situated at Amsden, she reflected. The scenery was too dreary. Her mother could have half a dozen carriages if she liked, and Madam Monée to make up her plainest clothes. Katharine would be able to go back to Miss Greaves and later, perhaps, go to college. They would engage Miss Coatlee as a sort of housekeeper and companion to Mrs. Allen. There would never be anything to worry over again!

What a pity it was her father could not have lived to share this great good fortune! How proud he would have been of his daughter if he knew that she had found it out! Then it occurred to her that if her father had lived she would never have known about the Ohio property at all. It was only through her poor dear father's will that the knowledge had come to her.

The thought saddened her and took the enjoyment out of her castle building. She came back to the world of every day with the realization that the train was going very fast indeed. She glanced out of the window and perceived

that they were going down grade and at a high rate of speed which was increasing every instant. She wondered with some alarm if the train were running away. She had heard of such things as wild engines and runaway trains.

But the engineer had full control of his machine. The last few miles of track that led into Amsden were down grade and, with no station for some distance, he thought it an excellent opportunity to make up time. Alas, he was not aware of a heavy construction train that was traveling southward from Erie.

This train, knowing the accommodation to be scheduled for Amsden at two—ten, skimmed past that village without stopping for a report, never dreaming that the train could be nearly one hour late. The grade just beyond becoming steep, the engineer of the construction train pulled open his lever to take the hill full on, the cars behind being heavy.

Then, what was his horror to see, all at once, the accommodation sweeping round a curve not a quarter of a mile away, and bearing down upon him at the rate of at least fifty miles an hour. The engineer of the accommodation saw the danger at the same instant, and giving a sharp,

shrill signal for "down brakes," reversed his lever and applied the air brakes.

Katharine felt a sudden jerk, followed by a series of rough bumpings as the wheels sped over the rails under the vain checking of the brakes. She sprang to her feet in alarm, but the next moment was thrown back violently. There was a crash, a thud, and the fierce hissing of steam, accompanied by shrieks and cries. Katharine tried to rise again but was hurled forward. Her head struck the back of the seat in front of her. She was conscious of a sharp, agonizing pain in the temple and then knew nothing more.

In an instant all was excitement and confusion; men shouting, women shrieking, and above and through it all, the sharp, incessant hissing of steam.

The accident had occurred quite near Amsden, and it did not take long to get a wrecking engine upon the scene and to begin drawing apart the damaged cars. News flies fast in a tiny village, and soon two-thirds of the population were thronging about the scene of the disaster, all eager to help in some way. Several farmers who lived near the tracks offered their houses as tem-

porary hospitals for the wounded and their wives hurried home to prepare spare beds and to set their kettles boiling.

The car in which Katharine was suffered the least injury, being the last. It had been thrown sideways over a low embankment and lay with its wheels uppermost. But a greater danger threatened—the most awful element in a railway wreck—fire. The car ahead was burning fiercely, and already the front end of the rear car was beginning to char. An eager band of volunteers, led by the conductor, gathered to rescue its passengers, most of whom were already trying to crawl out through the shattered windows.

At last some one shouted that all were out. But the conductor, glancing about, missed one face; that of the pretty, intelligent young girl with whom he had talked earlier in the afternoon.

“No, they ain’t all out!” he shouted hoarsely. “There’s one left in there yet—a young lady. Come, help me, boys,” and catching up a wet blanket, he clambered into the now burning car.

One other man followed him while two more seized axes and began cutting away the wood-

work, to make more room for an escape. In a few seconds the two men reappeared, bearing something between them wrapped in the dripping, steaming blanket. An instant after they had stepped outside, a long yellow tongue of flame darted out through the aperture and licked the varnished paint.

The two men staggered across the ditch with their burden, assisted by a dozen willing hands.

"Air she much hurt d'you think?" asked several anxious voices.

"Dunno. She was lyin' a-tween two seats, huddled up in a little bunch, and unconscious. It may 'a' be'n the smoke, or she may 'a' be'n struck."

"Guess she's just fainted from fright," said a voice in the crowd.

"Not much," replied the conductor. "She ain't that kind. I was talkin' to her this afternoon, 'nd she's got grit, if I know it."

"Better have 'em carry her up to my house. It's at the end of this field," said a gray-headed old farmer, stepping up. "There ain't nobody been took there yet except the man with his leg broke, 'nd we've got two spare rooms."

During this conversation Katharine, for it

was she whom the conductor had so gallantly rescued, lay quite still. Her face was colorless and her arms hung inertly at her sides. There was a murmur of admiration and pity as the conductor uncovered her fair face.

“What a pretty child ! I guess some mother’s heart will ache to-night,” said a woman in a low voice.

The two men took up their burden again and bore it gently across the fields, away from the scene of the accident, into Farmer Gray’s house and laid it carefully upon his best bed.

As they laid her down, Katharine moved slightly and gave a low moan.

“She’s alive !” whispered the farmer’s wife thankfully. “Will one o’ you men send the doctor up here ’s quick ’s he can be spared ?”

CHAPTER XXVI

MR. GRIGGS IS FRIGHTENED

IN the dining-room of a large handsome house on Dearborn Avenue, on the morning of the Fourth of July the breakfast-table was laid for two. The windows of the room were opened to admit the sweet, fresh summer air and the sparrows chirped blithely among the vines outside. A sedate gray tabby lay crouched on the window sill, blinking with hypocritical sleepiness at the wary birds. An occasional report or the quick snapping of fire-crackers sounded on the breeze, to indicate that the great national holiday was at hand.

At the table sat Mr. Griggs reading his morning paper while he leisurely sipped his coffee. The lawyer always made a point of breakfasting comfortably and slowly. He never allowed disagreeable subjects to be discussed at that meal, and he did not like to be disturbed. The place opposite was still vacant, and this fact

lessened in a slight degree his enjoyment, for he believed in punctuality. Above all, was it a sin to be late for breakfast. But Jim appeared before his father's annoyance had reached the point of irritation, and his cheerful "good morning" received an amiable response.

Jim attacked his breakfast with the ardor of a healthy appetite, while his father poured himself a second cup of coffee and turned the page of his newspaper. The headlines of a railroad accident met his eye and he glanced at them.

"Nothing of any consequence. Some little accommodation train in Ohio," he thought carelessly and was about to pass over the article when something caught his attention. It was a name among the list of the hurt.

"Katharine Allen, Chicago. Chicago papers please copy."

Just a line but it held his gaze riveted.

"Nonsense," he reflected. "It's some other Katharine Allen. The name is a common enough one. It's probably some old woman with a family."

He read through the article, however, scanning each paragraph closely; the details of the collision; its cause and result; the saving of all

the passengers with no loss of life and very few injured. The only serious case was that of a young girl, the account said, who was carried unconscious out of the rear car just as it caught fire. She was traveling alone and carried no baggage. Though the pocket book which she held clenched in her hand was searched, its contents revealed nothing more than that her name was Katharine Allen and that she was from Chicago. A personal description followed with the request that it be copied in the Chicago papers.

Mr. Griggs sat as if turned to stone, his gaze fixed on the printed sheet before him. The description in the paper tallied with that of Katharine to the minutest detail. It must be she. What was she doing in that part of Ohio? When did she go and why had he not been told of her proposed journey? Could it be that she had learned something?

With a sudden cold chill at his heart, the lawyer looked at the heading again. "Amsden" the telegram was dated. The very town near which the disputed land lay. She had heard then! In some way she had found out!

Since that last interview in his office, she had

ceased to question him about the property, and he believed she had given up her idea of spending the summer there. Instead of giving it up, she had been pressing her plan more closely, it appeared!

She must have had some help in the matter. Who had aided her? Was it the doctor? Had his suspicions been roused by the lawyer's refusal to show him the plan? No, the doctor was too simple-minded not to accept his excuses as true. It was some one else who had lent his aid to the girl. Some one shrewd and wise. Some one acquainted with the rumors afloat concerning that locality and who thought the matter worth looking into. This some one had sent Katharine to Amsden to find out about the value of her property. Katharine was in Amsden and she would learn the truth.

A sudden panic seized the usually calm man. He sat, cold and quiet, with a perfect tempest of wrath and fear raging within his breast. From the first he had intended to buy that piece of Allen property. For some time past he had been too short of ready money to make the purchase, and his personal affairs too involved to permit of his obtaining a sufficiently large loan.

But within the next week he would receive a very considerable fee for professional services. and with this money he was to transfer the ownership of those few acres from Mrs. Allen's name to his own. Now, now that the prize was so close within his grasp, was he to lose it? Lose it after weeks of waiting and patient planning? That would be too bitter a defeat!

To own it meant wealth and luxury. He knew to a certainty that there was a rich vein of petroleum flowing across that self-same strip of "waste land." And he had determined that that wealth should be his. Was he to be balked of a fortune by a precocious girl of sixteen?

He ground his teeth and tightened his grip on the paper in his effort to retain his self-control. The clenching of his hands shook the journal and it rattled. Jim glanced up but the printed sheet hid his father's face from view and he continued his breakfast, busy with his own thoughts.

Mr. Griggs steadied his nerves and tried to think calmly. Was there any possible way of borrowing the money, that he might make the transfer of the property at once? No, even if

he could find a bank willing to take his security, it was a holiday. There was the rub. How could he transact business on a legal holiday? And by the next day it might be too late! Oh, why had he been so dilatory!

The one condition that Mrs. Allen had imposed upon the sale of the land was that she should receive ready money. The price agreed upon was considerable for a cash payment. In spite of his assertions that it was "at present not worth its taxes," Mr. Griggs still had a faint echo of conscience and was willing to pay as high as he could for his prize. But he had been unfortunate in his speculations lately and his credit was not so good as it had been. But he could not sit meekly by and see his schemes frustrated. He must do something! He had counted upon this wealth with which to recoup his fortunes!

The fee was to be paid on the coming Monday. Only three days away! If he should miss his chance by a beggarly three days! Could he induce them to pay it earlier? He hesitated to suggest so unbusiness-like a thing.

His eye wandered absently over the column again and caught a ray of hope. The accident

had happened only on the evening of the day before. And it had occurred south of Amsden!

Then Katharine had not reached the village when the disaster befell! She had probably learned nothing yet. And if, as the papers reported, she she lying unconscious in some farmhouse, she would not be in a state to learn anything for some time to come. He had not thought of that. How absurd of him to have gone off into a senseless panic of fear!

Well, he would think no longer, but act! He laid down his paper resolutely and rose. The first thing to do was to ascertain exactly when Katharine had gone away. Mrs. Allen was the one to see, but it was somewhat too early yet, even for a business call. Jim looked up from his hot cakes.

"What's up?" he asked jovially. "Your eating's not up to the mark this morning."

"I've a headache," returned his father briefly.

Then something, possibly a feeling that he ought to prolong the conversation and unable to think of anything but the subject that filled his mind, prompted him to say, casually:

"Have you seen Katharine Allen lately?"

Jim blushed and hesitated.

"I saw her on Wednesday for a few minutes," he said unwillingly.

"Wednesday!" ejaculated his father in surprise. "What time on Wednesday?"

"Wednesday morning," replied his son truthfully.

"Wednesday morning? What part of Wednesday morning? Where was she going?" demanded Mr. Griggs.

Jim remembered his promise to Katharine and felt uncomfortable.

"She—she was going on an errand," he muttered, hiding his red, embarrassed face behind his coffee-cup.

To Jim Griggs, not to tell the truth was as bad as telling a lie.

"Then her 'errand' was somewhere out of town," said his father sternly, eying Jim closely. "And I see by the morning paper that she's been badly hurt in a railway accident."

"Hurt! Kate Allen hurt in a railway accident!" cried Jim, jumping to his feet. "Oh, I say, that's dreadful! Where did it happen, father? Why, she seemed in such good spirits when she started off on Wednesday. I hope she isn't badly hurt! Where did it

happen? Is it a serious accident? Let me see the paper."

But Mr. Griggs had no intention of letting Jim get an inkling of the Amsden affair.

"Why do you ask where it happened?" he asked sharply. "You knew then, that she was going out of town. Did you know where she was going?"

As he spoke he quickly opened his pen-knife, and cut out that column of the newspaper relating to the collision.

"No, I didn't know where," replied Jim candidly. "She was sort of mum about it. Said it was confidential business so of course I didn't ask any more questions."

This confirmed Mr. Griggs's suspicions. Katharine had gone to Amsden to learn the truth about her father's property. The question was, had she found out anything yet? How serious was this accident to Katharine, and for how long would it prevent her from obtaining the answer to her quest? He hoped for long enough to enable him to transfer the property from Mrs. Allen's name to his own.

It would be a trifle suspicious, he knew, to have the land bought in by him on the eve of

so important a discovery. But he could not help that. It would most certainly damage his reputation as a business man, but if the property proved as valuable as he had almost certain knowledge of its being, he could retire from business and move away from Chicago altogether.

The present question was, how to get the land in his possession, and secure Mrs. Allen's name to the deed of sale before she was warned? His hands seemed tied because of the day. How could he transact business on a legal holiday?

CHAPTER XXVII

AN ILLEGAL BUSINESS TRANSACTION

MR. GRIGGS went into his study and sat down before his desk. He felt thwarted, out-witted, check-mated ! The shock of the news in the journal ; Katharine's misfortune and the knowledge it gave him of her actions had for a time bewildered and dazed his keen mind. He could make no calculations, form no plan of action.

But gradually his thoughts cleared and he began to study out what course to pursue. Money he must have by the following morning. Even then it might be too late, but he must take the risk. No, better than that ! An idea flashed into his mind. He sat immovable for a few minutes thinking out the details and then rose and went to the door.

His plan was this. To make out the deed of sale, date it in advance, and take it to Mrs. Allen to sign that very day ! On the next

morning again he would produce one or two documents, of fictitious value, also to be signed by her.

He knew that if his claim to the property was disputed and it was discovered that the business had been transacted on a national holiday, it would not hold legally. In this way, he hoped to escape that discovery. He trusted to Mrs. Allen's feminine tendency to put her signature to any legal document when requested, without examining its contents. So, if she signed a paper on a holiday, being told it was a memorandum, and signed one or more on the day following, how was she to know which of them was the bill of sale? Would it not bear the date of the fifth?

In order to carry out this plan, Mr. Griggs must have the money at hand. But that, too, he had seen a way of getting; a way so simple that he marveled that he had not thought of it at once.

He opened the door and called his son. Jim had his hat on and was just about to leave the house.

"Where are you going?" demanded his father suspiciously.

"To hear the speeches in the park," replied Jim hesitatingly.

"It is not time to start for that. Where are you going first?"

"I was just going around to the St. Ursula hospital to see if Mrs. Allen had had any news of Kate," admitted Jim.

"And scare her into a thousand fits. That's thoughtful of you," sneered his father. "Don't you suppose the nurse and doctor will keep any such news from her until they've gotten the facts? I'm on my way now to the telegraph station to send a message to the little village near which the accident occurred, to learn particulars. But I want to talk to you a moment first. Come into the study. You have time."

Jim was surprised at the summons. He was rarely bidden to his father's room, which was a sanctum sanctorum to Mr. Griggs. He hung up his hat again and followed his father into the room. Mr. Griggs closed the door behind him, motioned Jim to take a chair and reseated himself at his desk.

Jim sat down on the edge of a straight-backed chair and began to go over in his mind all his misdeeds of the past few days, wondering what

fault he could have committed to bring about so serious a treatment. That his father was meditating some reproof, he did not doubt.

The lawyer did not speak for some time. He was debating the best way of expressing his demand—for the request that he was about to make was in reality a demand. At last he looked up and said quietly:

“Jim, you know that you have something over two thousand dollars in the bank, that your mother left you?”

“Why, yes, sir,” answered Jim, showing fresh surprise. “At least I knew that there was some money, but I didn’t know it was as much as that.”

“It has been accumulating interest in the bank. Not quite so much, perhaps, as if it had been put out at a higher rate. But I—I have never found quite the proper investment for it.”

He hesitated to say that he had not considered his own investments safe enough. The redeeming feature in Mr. Griggs’ character was a lingering tendency to honor the memory of his dead wife. The little sum of money that she had left to her son the father had never touched. But the present emergency was great and im-

perative. Help he must have and where to turn for it, if not to his own son?"

"I have a favor to ask of you," continued Mr. Griggs slowly. "A great favor, which I trust you will grant without asking any questions."

"Why, yes, sir—of course not, sir," stammered Jim, completely bewildered by his father's words and manner. "I'll do anything I can for you, sir. Anything I can at any time. You know that, sir."

Mr. Griggs was gratified by this prompt acquiescence and resolved to close the interview without delay.

"Thank you, Jim," he said with an assumption of great heartiness. "I'll do as much for you some day. I want to borrow that money of yours, the whole sum of it, for a short time."

"Why, yes, sir, of course. You could have taken it without asking me," he replied, much flattered by his father's treatment and consideration of him.

The lawyer smiled at his response a little grimly.

"Thank you," he said briefly, "but I shall have to have your signature in order to draw the money out. I'll take you with me to the

bank in the morning. I'll want you at my office at a quarter to ten, sharp," he said. "Mind you are on time, as the banks open at ten and I shall be in a hurry."

"Yes, sir," replied Jim, understanding this as his dismissal and rising. "I'll be on time, sir." And turning, he left the room.

"Mind you don't go bothering Mrs. Allen at the hospital," his father called after him sharply. "I'll be able to give you news when you come home to dinner."

"All right. Thanks," replied his son dutifully.

Mr. Griggs waited until he heard the front door close behind the boy. Then rising hastily, he gathered up several papers, placed them in his pocketbook and taking his hat, quitted the house. As he had told Jim his intention was, he turned his steps to the nearest telegraph station.

He wrote two messages, both addressed to Amsden. The first was to the station master, inquiring into the particulars of the railway accident of the previous day and the extent of the injuries sustained by Katharine Allen. The wording of the second message seemed more

difficult to form and the lawyer wasted several blanks before appearing satisfied. When finished the telegram read :

“ P. T. SMITH, Real Estate Agent,
“ Amsden Ohio,—

“ Transfer land northwest of town known as Allen property to my name. Sale completed. Deeds forwarded. Letter follows.

“ JOSIAH H. GRIGGS.”

Mr. Griggs passed the two telegrams in through the window and waited while the operator read them over. He started slightly as the man began to count over the words of the second message, then bit his lip for his betrayal of nervousness.

He paid for the two telegrams and started to go. He could not restrain the impulse to turn back and ask the man if they would be sent at once. The operator nodded an affirmative and the lawyer went out into the street.

Boarding a car, he went down town. Making his way through the tumult of the streets he went to his office, letting himself in with his

latchkey. Unlocking his desk, he took out several papers. The deed of sale, made out and ready for the date and proper signatures, had lain in the recess of his desk for some weeks. He placed several other papers into a separate envelope that they might be ready to hand on the following morning, then relocked his desk and door and retreated, almost tip-toeing down the silent halls. He felt like a thief in the night, so unnaturally still was everything around him, for all the other offices in the building were closed for the Fourth.

Taking another car he went to the St. Ursula hospital, and after a moment's delay was ushered into Mrs. Allen's little sitting-room.

She had evidently had no news of the accident. But Miss Coatlee, who was straightening the couch pillows, laid a warning finger on her lips. The lawyer understood and nodded his comprehension as the nurse quitted the room.

"Good morning," he said to the invalid, shaking hands heartily and striving to seem at ease.

Mrs. Allen was apparently very glad to see him, and asked him, with undisguised eagerness, to sit down. She was feeling much better and

the irksomeness of hospital life was beginning to wear upon her. She longed to come in touch once more with the outside world. She began to talk rapidly, asking numerous questions about outside affairs and endeavoring to launch the lawyer forth upon a sea of gossip and chit-chat.

Mr. Griggs exerted himself to be agreeable and succeeded admirably, Mrs. Allen being very susceptible to the charm of his manner. At length he deemed it prudent to introduce the subject of the errand upon which he had come, and he put his hand to his breast-pocket, saying with affected carelessness:

"By the way, I have a paper with me I should like you to sign. It won't take you a moment. It's a document of no special importance, but it needs your name or I wouldn't bother you."

"No bother at all," Mrs. Allen assured him cheerfully. "Will you just hand me the pen and my portfolio? They are on the table by the window."

Mr. Griggs rose to comply with her request, holding the envelope in his hand when there was a tap at the door and Miss Coatlee entered.

“Mr. Brown is down-stairs, Mrs. Allen,” she said, “and wants to know if he may see you at once?”

Mr. Griggs stopped short and his face whitened. His back was turned so that Miss Coatlee did not perceive the effect her words had produced.

“Why,” exclaimed the invalid gaily, “I am very popular this morning!”

The lawyer’s face was working with excitement. If Mr. Brown entered now all would be lost. Could he prevent him without rousing suspicion? With an effort he composed himself and turning, said coolly:

“Mrs. Allen will be very glad to see Mr. Brown, I’ve no doubt. But may I detain you an instant, Miss Coatlee? This document requires two witnesses.”

He placed the portfolio quietly on Mrs. Allen’s knee and she scratched her signature carelessly across the place indicated and handed the pen to Miss Coatlee. Mr. Griggs, hearing a footstep in the hall, stepped to the open door and summoned a passing maid, who entered and without comment, wrote her name beneath that of the trained nurse.

Then, with admirable coolness, the lawyer deliberately refolded and placed the paper in its envelope and with no show of haste, wished Mrs. Allen good morning and took his leave.

CHAPTER XXVIII

FARMER GRAY IMPARTS NEWS

THE doctor summoned by the anxious farmer's wife, bent over the form of the unconscious girl and shook his head gravely. He listened to her breathing, lifted one of the inert hands and counted the pulse critically. The farmer's wife stood by, watchful and ready to be of any possible service.

"I guess you don't happen to have any aromatic spirits of ammonia in the house?" he remarked interrogatively.

"No, we ain't," replied the woman regretfully, feeling as though she had neglected one of the duties of common safety. "But we've got some regular ammonia, if that'll do you any good."

She spoke in a high-pitched nasal voice, running all her words together as if their separation and distinct enunciation would take too much time out of her busy, hard-working life.

Another man joined the group. It was the station-master, off duty for supper.

"They're telegraphin' for news of the wreck from all 'round, doc," he said with a slight air of importance. "Both Erie and Lima want particulars. What'll I give 'em, 'bout the wounded? Huh?"

"There isn't much to say, George," replied the doctor, drawing him aside. "Nobody's hurt anything to speak of 'ceptin' the engineer of the construction train; he got two ribs broke and was scalded some. One of the brakemen of the accommodation's broke his leg. He's in here at Farmer Gray's and I'm on my way to set it now."

The station-master took out a pad and pencil and wrote down the names of those hurt and the extent of their injuries, while the doctor recited the short list.

"Then there's that young lady," he finished. "She was holdin' on to her pocketbook like grim death. Mrs. Gray and I took it away and looked through it, but there wasn't anything to tell us about her except a callin' card with 'Miss Katharine Allen', on it and the same name is printed on the inside of her pocketbook,

with 'Chicago' underneath. So I guess that's her name and residence all right. You better telegraph the papers a description of her, and ask the Chicago papers to copy. We'll have news by morning then, if the young lady doesn't come to before then to tell us where to send word to her friends."

The doctor turned back and entered the house again as he finished speaking, and with a word of thanks and a general good night to the rest of the group, the station-master departed to fill out his notes with particulars and to telegraph his news. Anything so exciting as a railway accident—even a mild one—was a thrilling experience to the little humdrum village.

The sun had set and twilight had deepened into night before Katharine showed signs of returning consciousness. She was still dull and dazed from the effects of her blow and the nervous shock she had sustained.

She tried to rise but her head swam and she sank weakly back among the pillows. The doctor, who was sitting beside her, bent over and asked her one or two questions, to satisfy himself that her return to intelligence was complete.

Katharine answered the questions rationally

enough but showed no desire to talk. The doctor turned to the farmer's wife.

"She's all right now," he said. "Give her a bit of that blackberry syrup of yours and let her sleep. A long night's rest is all she needs now."

With some added instructions he quitted the house which soon settled down for the night. The farmer's wife had set a bit of beef to simmer, and hearing her guest stir in the early morning, she tiptoed into the room with a cupful of steaming beef tea. Katharine, but half roused, drank the beverage gratefully and settled down into a deeper and more refreshing slumber.

It was broad daylight when she awoke again and she sat erect in bed bewildered by the unfamiliar surroundings. Then the memory of the accident returned to her and she put her hand to her head which ached dully. Then she felt herself carefully all over, to see that there were no broken bones. Having assured herself that she was whole, she cautiously advanced one foot outside the bed, then the other and stood on the floor. An unexpected reflection of herself in a mirror opposite brought forth an

irrepressible peal of laughter. She was robed in an old-fashioned voluminous nightgown of white muslin many, many sizes too large for her, and her sunny curls were confined beneath a mammoth white night-cap.

Her laughter penetrated to the kitchen, the communicating door to which was quickly opened and Mrs. Gray entered, bringing in with her a savory odor of frying bacon.

"Well, honey," she said cheerily, "I'm glad you're feelin' yourself again. You ain't none the worse f'r your little shake-up, air you now?"

Katharine grew serious again at once.

"Good morning," she said brightly. "I beg pardon for laughing in that silly fashion. "I'm afraid I disturbed you. But I—I was surprised."

"No 'pologies, miss. We was only too pleased to hear the sound, 'nd know 't you was all right."

"Yes, I'm quite all right. Please, would you mind telling me where I am and what has happened?"

"Our name's Gray. You was brung here from the accident."

Then Mrs. Gray recited the details of the collision, and Katharine's state of insensibility when she was carried to the farmhouse.

"And you mean to say that it's next morning!" cried Katharine in dismay, suddenly waking to a realization of the facts. "Dear me, how frightened everybody will be! They won't know what has become of me. Is there a telegraph station near, Mrs. Gray? where I could send a message very soon?"

"Why, there's the depot. I guess Mr. Gray'll drive you down himself after breakfast. D' you feel equal to dressin'? Them's your clothes on the chair. They was a good sight wrinkled from the wet blanket what th' men wrapped you in, to keep out th' heat 'nd smoke. The car was burnin', you know. I took the liberty o' pressin' 'em out f'r you."

"That was awfully kind of you. You've been very good to me," exclaimed Katharine, turning to the chair upon which her clothes lay in a neatly folded pile.

Assuring Mrs. Gray that she felt perfectly well able to dress herself, she made a hurried toilet and went out into the kitchen.

Farmer Gray was there alone, sitting in his

shirt-sleeves before a large square table, spread with a red and white fringed cloth and set with thick white crockery. He greeted Katharine with voluble expressions of delight at her recovery and insisted that she take her place at the table at once.

"There ain't no use waitin' f'r Mandy," he said genially. "She's gone in with t'other one's breakfast. The brakeman what got his leg broke was brung here too, you know. Set right down 'nd fall to. I guess you want to get through 'nd start off 'bout them telegrams, huh?" he added, as Katharine sat down in the chair he indicated. "I've got the mare all harnessed so 't we can start right off 's soon 's you're done eatin'."

"That's awfully kind of you!" exclaimed Katharine, finding her vocabulary inadequate to all this consideration and thoughtfulness. "I'm afraid I'm giving you all a lot of trouble."

"Not a mite. I ain't got to go to the fields to-day, it bein' the glorious Fourth, 'nd 'll enj'y the ja'nt into the town."

"I am anxious to let my friends know of my whereabouts," said Katharine, "and I want to attend to my business here, too."

"Business ! Jiminy ! What business could a young lady like you be havin' at Amsden !"

"It is in connection with some land here," replied Katharine eagerly. "I have come to learn more about some property my mother owns in this neighborhood."

The farmer looked up interestedly.

"Land ? Sho ! Wonder 'f it's that five-acre piece down by th' cross-roads, where they've be'n testin' f'r oil. Griggs is the man's name, from Chicago. You're from Chicago, ain't you ?" he added. "Any relation ?"

"Yes, I'm from Chicago, but I'm no relation to Mr. Griggs. You say he has been testing for oil ? with what success did he meet ?" asked Katharine in a voice tense with suppressed excitement.

"Why there's hogsheads 'nd hogsheads to the minute, waitin' to pour out. The whole county most is talkin' of it," replied the farmer enthusiastically. "Mebbe you're his agent ?"

"No, not exactly," replied Katharine in a peculiar tone.

Her eyes flashed and two spots of vivid crimson had kindled themselves in her cheeks. She thought the farmer must hear the loud



"THERE'S HOGSHEADS AND HOGSHEADS OF OIL"

thumping of her heart. Her brain was a seething caldron of mingled excitement, jubilation and indignation. There was some fear too, lest she were already too late.

"No," she repeated rising, "Mr. Griggs is—or rather was, our agent. I think I'd like to send those telegrams now, Mr. Gray."

CHAPTER XXIX

THE DISCOVERY

KATHARINE did not talk much as she and Farmer Gray drove into the village. She sat by the old man's side, her eyes roving unseeingly over the landscape. Farmer Gray was excited and curious, but she replied to his countless string of questions in absent-minded monosyllables. After a time the garrulous old man grew offended by her reticence and drove along in sullen silence.

"I don't want to poke my nose into nobody's consarns," he said presently, addressing an imaginary audience. "It's a queer strain't runs through human natur' 'nd makes folks grow purse proud 's they grow rich!"

"Oh, Mr. Gray," exclaimed Katharine remorsefully, perceiving the reproach implied in his words. "I didn't mean to be rude or proud. But I—oh, you don't know how much this all

means to me ! There's so much at stake and its all so uncertain yet, and—oh, I'm really too excited to talk about it ! ”

She was indeed too much wrought up to talk calmly of the matter, or even to think of it rationally. As yet she had hardly grasped the meaning of it all—the enormity of the change of fortune that had come to her.

In spite of all her dreams and hopes in regard to the Ohio property, her presentiment concerning it and her ardent unwillingness that her mother should sell it ; in spite of all this she had not considered the probability of real, substantial riches.

The words, “ hogsheads 'nd hogsheads of oil to the minute, waitin' to pour out ” repeated themselves over and over in her brain, like the motive of an opera which, while it is lovely enough in itself to hold the attention, is so fraught with outside suggestions and possibilities that it thrills and exalts the imagination to the utmost heights of anticipation.

Then, there was the revelation of Mr. Griggs' probable treachery, and the necessity of prompt action lest the land pass from her mother's hands to his, to be considered and feared.

Her thoughts at last threw her into a fever of excited impatience and the cheerful dog-trot of the placid mare suddenly grew unbearably slow.

"Do you suppose we could drive a little faster?" she asked tentatively. "I am so anxious to get my telegrams sent."

"Yes, I just guess you are. G'long, Bess," replied the farmer sympathetically, slapping the reins vigorously. Katharine's apology had fully appeased his evanescent wrath. "We're most there, now," he added encouragingly. "That next turnin' 'll take us to the depot."

"And afterwards, I'd like to go to the office or house of the land agent, who has charge of the ground. I don't know his name, but I suppose there isn't more than one land agent in the town, is there?"

"Naw. You're right there. There ain't only one 'nd he's about six other things besides. His house ain't far up the street, but I guess mebbe you'll find him here som'ers round the depot." (He pronounced it deppo.) "He don't keep open shop on holidays and such."

As he finished speaking they rounded a sharp curve in the road and turned into the village

street. The station-master was sitting out on an empty baggage truck, talking to several men who sat or stood about in various attitudes of lounging.

They were evidently discussing the event of the day before and Katharine caught the sound of her own name as they drew up alongside the platform. She demurred at their driving so close to the tracks and the farmer chuckled at her nervousness.

"Aw," he said genially, "this old mare wouldn't start if you was to set off a whole Fourth o' July celebration behin' 'er, let alone an engine. Anyhow, there ain't no trains to-day——"

"No trains to-day!" echoed Katharine in distress, "why, I was hoping to get back to Lima to-day!"

"Then how'd you calc'late to do your business?" demanded the farmer.

Just then the station master came up to them and offered to help Katharine down from the high wagon. He guessed the errand on which they had come and hardly waited for the farmer's explanation that the young lady wanted to send word to her friends. He bustled into

the station and got out his blanks, saying the while that he was pleased to see her all right again.

"I just got a telegram askin' about your health, 'nd how bad you was hurt," he continued sociably, entering his office and installing himself behind the railing of the telegraph stand. "I was just tryin' to get one o' the fellers to go to Farmer Gray's 'nd ask how you was, so I could send a proper answer when we seen you comin' along, 's big 'nd well 's life."

"Yes, thank you, I am quite all right again," replied Katharine, busy with her pencil. "Might I ask who sent the telegram about me?" she added with some hesitation, not knowing the etiquette of telegrams.

"Certainly. 'Twas Mr. Griggs—Chicago. Him what owns the land where they've found the big oil-wells."

Katharine's eyes flashed.

"Mr. Griggs doesn't own that property," she said coolly. "It's my mother's."

The station-master stared.

"By gum!" he ejaculated and was about to make some further remark when Katharine pushed her two telegrams across the desk.

The station-master took them mechanically, counted the words, looked up the cost in his book, telegrams were not frequent enough from Amsden to justify the effort of memorizing the rates, and made her change.

The two messages merely conveyed to Mr. Brown in Chicago, and to his nephew in Lima, the information that Katharine was safe and well; had met with no serious injury as a result of the railway accident and requested the former to reassure her mother.

She knew that later she must communicate with Mr. Brown as to her movements, but she wished to find out more first, if she could, regarding the land and Mr. Griggs' supposed ownership. She was confused and upset by all she had heard. The general understanding that seemed to exist, that Mr. Griggs was the owner of the disputed property, frightened her.

Could it be that after all a sale had been effected between Mrs. Allen and Mr. Griggs, and that her mother had never told her? Her heart sank at the idea, but she was determined not to lose hope. It was not natural for Mrs. Allen to be secretive on any subject, and Katharine felt moderately certain that on this point, one of

so much disagreement, her mother would have been only too eager to impart news of any sort.

No, there was some other reason. Probably Mr. Griggs had been so sure of ultimately acquiring the land that he had given it out that he was the actual possessor. Well, whatever the mystery, she would find it out. She could not get away from Amsden until the following day, which left her ample time for ferreting out the enigma.

The recollection that she could not leave Amsden that day occurred to her as she was passing out of the station and she turned back to add a few words to her Lima telegram to say that she would not return until the following evening. Another piece of strategy flashed into her mind and she resolved to act upon it.

"Have you sent an answer to Mr. Griggs' telegram about me?" she asked pausing.

"I was just goin' to."

"Well, do you mind not being too—too exact? Tell him I was carried to a farmhouse near the tracks and—and that I'm out of danger and doing nicely."

The operator stared.

"Please say that," she urged, smiling per-

suasively. "It's all right. It's—it's a sort of joke."

This explanation proved satisfactory. The operator agreed with a grin.

Then Katharine sought Farmer Gray to ask him if he would take her as a boarder until the following day.

"Jiminy, no! Not as a boarder!" ejaculated the farmer, offended. "We'll be no end glad, Mandy 'nd me, to have you stay with us 's long 's you can. But there ain't no talk o' takin' boarders down our way."

"I beg your pardon, Mr. Gray, I didn't mean to hurt your feelings," said Katharine quickly, yet secretly amused at his touchiness. "You're awfully kind," she added, "and I'll accept your hospitality very gratefully. You see, I can't get away from Amsden if there's no train, and I don't suppose the hotel——"

"The hotel! Jiminy, no!" exploded the farmer, with more eloquence in his expletive than in a King's counsel. "Oh, I say," he added, "you was sayin' 's how you wanted to see the land agent. Well this is him here. Mr. Philemon Titus Smith," and he jerked his thumb toward the knot of loungers.

The man thus introduced approached, took his hands out of his pockets and touched his cap.

"How d' y' do, miss," he said awkwardly.

"How do you do, Mr. Smith," replied Katharine gravely. "You are the man who has charge of a certain piece of property near here, I believe?"

"You mean the Griggs land, where they've discovered oil?"

"Who has discovered oil, and why do you persist in calling it Mr. Griggs' land?" demanded Katharine a little breathlessly. Her patience was wearing out. "That property belongs to my mother, Mrs. Gordan Allen. Mr. Griggs is our lawyer and if he has been tampering with the land in any way it is without our knowledge or permission, and must be looked into."

Smith regarded her with bashful admiration, and for answer hauled a folded piece of yellow paper out of his pocket.

"I guess this here'll explain why, I calls it the Griggs' land," he said with a grin.

Katharine turned white. She felt dizzy and faint. With an effort she took the telegram

which he extended to her, unfolded and read it. Her hands shook so that she could hardly hold the paper.

“P. T. SMITH, Real Estate Agent,
“Amsden, Ohio,—

“Transfer land northwest of town known as Allen property to my name. Sale completed. Deeds forwarded. Letter follows.

“JOSIAH H. GRIGGS.”

Katharine's eyes rested dully on the words. She felt miserable and depressed in her defeat. Then her glance detected the date of the despatch and renewed hope flashed into her heart.

“You got this telegram just now?”

“Why, yes,” he answered. “’Course, this bein’ a legal holiday, I can’t do nothin’ ’bout it to-day. But I guess there ain’t no hurry. He allus did speak of it ’s his, anyhow. We ’bout here ’ve allus looked on it ’s bein’ his. He went t’ all th’ expense o’ testin’ f’r oil ’nd all. I ’spect it’s his all right ’nough ’nd I guess there ain’t no hurry ’bout recordin’ the deed.”

"No, I guess not—for you," replied Katharine ambiguously.

Without waiting to explain herself she turned and hurried into the station. The operator was busy sending off his telegrams. Seizing a blank, Katharine took up the pencil and wrote hurriedly.

"This must go off at once," she said emphatically. "And there will be an answer. Can you send it to me at Mr. Gray's or must I come back for it?"

CHAPTER XXX

TWO TELEGRAMS

MR. BROWN, attired in a marvelously flowered dressing-gown, entered his library, and took up a voluminous bundle of newspapers, commorative of the day with red white and blue flags decorating the pages. After a long preliminary search for his glasses which were not where he was sure he had laid them, he settled down in his particular easy chair to read. But before he had time even to glance over the head-lines of the first page, he was interrupted by a tap on the door and a servant entered with a telegram.

“Well, at last !” ejaculated Mr. Brown at sight of the yellow envelope, for he had expected to hear from Katharine the previous evening.

He tore open the envelope, wondering amusedly if she had sent the message at night rates to save expense. But when he read the words, his expression changed :—

"Not injured in accident. Tell mother am all right. Will telegraph later about land. Expect great things.

"KATHARINE ALLEN."

Puzzled, anxious, frightened, the good old man read the telegram through several times, then dropped it to seize the paper. A few turns of the pages brought to view the column relating to the collision; the column that had already caused Mr. Griggs such a pang of terror that morning. Mr. Brown read through the details of the accident with paling cheeks and then took up the telegram again to assure himself of Katharine's safety, thankful that it had arrived before he had seen the report.

"The poor lass!" he groaned. "What an experience for her to have been through. Why didn't I go myself! Bless my soul, what a risk I took!" and he removed his glasses to wipe the moisture off them.

Then he bustled into his wife's room to tell her the news. Mrs. Brown was dressing to go out in the midst of a most astonishing accompaniment of rustling silk.

"What's that!" she cried in a tone of muffled

alarm, she held a pin between her teeth, "Kate in a railway accident! Oh, Anthony, how could you have let her go off alone!"

"But I tell you, she's all right, Mary. Here's a telegram from herself to tell me she's safe and unharmed. She asks me to tell her mother and I must go up to the hospital at once. Dear me, I'm afraid the poor mother will be sadly upset. The account in the paper is most alarming. I must hasten. Dear me, these frogs won't undo. Mary, lend me a hand."

He fumbled helplessly at the fastenings of his dressing-gown, glancing toward the clock the while.

"Bless my soul, how late it is!" he groaned, dropping his collar button in his haste. "A most reprehensible habit this, of rising late in the morning. A most reprehensible habit. Mary, dear, have you seen my necktie?"

"You can take the carriage, dear," said Mrs. Brown, producing the tie from its accustomed drawer. "There will be plenty of time for you to be driven around there before I am ready to use it. Remember that we go to the Gowans' for luncheon. I'll drive to the house direct from town, and meet you there."

The nervous old gentleman wasted a good deal of time endeavoring to hasten his toilet, and when at last he was dressed and descending to the carriage, he met Dr. Warren at the door.

The doctor too had seen the account of the collision in the newspaper and was terribly alarmed by it. He had rushed to the hospital immediately to warn Miss Coatlee against letting Mrs. Allen see the morning papers or hear of the accident until they could get the facts, and then he had dashed off in search of Mr. Brown.

The banker showed him Katharine's telegram and told his errand. Immeasurably relieved, the doctor drove back home to give the cheering news of Katharine's safety to his distracted wife and daughter. He found Mrs. Warren packing a satchel, while Alice was struggling with the intricacies of a time-table.

"It's all right!" cried the doctor joyfully, bursting in upon them at their tearful tasks. "It's all right. The newspaper reporter must have made a grand blunder somewhere, for Mr. Brown has just had a telegram from Kate herself to say that she's well and safe."

"Well and safe! Oh, papa, how thankful I

am!" sobbed the emotional Alice, throwing herself into her father's arms.

"But surely there was some sort of an accident! How bad was it and what was Katharine doing 'way up in that out-of-the-way place?" inquired Mrs. Warren curiously.

The doctor shook his head mysteriously.

"We shall have to wait for the answer to that question," he said. "Let it be enough for us now that Kate is well and unharmed."

"Yes, that is enough for me," said Alice.

"But I should like to know what she was doing up there," added her mother. "I thought she was just going to Lima and back. Now, Alice, you run and bathe your eyes. You can't go out with them all red like that." And the systematic Mrs. Warren proceeded to take the things out of her half-packed satchel.

In the meantime Mr. Brown was being rapidly driven to the St. Ursula Hospital. He sent an urgent message to Mrs. Allen's room and chafed impatiently at the delay in being conducted to her presence. He paced the limited floor space of the tiny public reception-room until the rug was in danger of wearing, and finally resolved to follow his message up to the invalid's room.

As he entered the hall he caught sight of a familiar figure going out by the front door. It was Mr. Griggs. The lawyer did not see him, and paused at the top of the steps to stroke fondly a long, legal-looking envelope before buttoning it up inside his breast-pocket.

Mr. Brown frowned. What was Mr. Griggs doing there at that time of day? Had he seen the account of the accident in the papers and come to learn from her mother the reason of Katharine's presence at Amsden? If such were the case, he could not have received much satisfaction. But he might have alarmed Mrs. Allen. At this thought the good man checked the chuckle of delight at the lawyer's supposed discomfiture, and hastened his pace. He was met at the turn of the stairs by the maid sent to summon him.

His first glance told him that, as yet, Mrs. Allen knew nothing. He found it a little awkward under the circumstances, to break the news, but decided that the best way was to let her see the telegram. Mrs. Allen read it through unsuspectingly, and then dropped it with a scream.

“What accident? Where? where?” she cried with strong symptoms of hysterics.

Mr. Brown got up, sat down again, and took out his pocket-handkerchief agitatedly.

“Be calm, dear lady, be calm. The worst is over—ah—I mean, the worst is ended. I thought you would rather have the good news first.”

“First!” shrieked Mrs. Allen. “Then there is bad news to come! Oh! oh! How can I bear it! Oh! oh!”

“There is nothing to bear, Mrs. Allen,” interposed Miss Coatlee, in the firm even tones that never failed to calm the invalid. “Don’t you see that the telegram is from your daughter herself and says that she is unharmed?”

Then the nurse related the news which the morning papers had contained regarding the collision, and Mr. Brown, promising to send her word the moment he had any further report from Katharine, departed. He made his way leisurely to his club, there to finish comfortably the perusal of the morning journal which had been interrupted in so disturbing a manner.

He read slowly, pausing at intervals to exchange greetings with new arrivals, until it was

time for him to keep his engagement at Mrs. Gowan's. It being but a short distance from the club to Judge Gowan's house, he walked there, arriving in good time for a very ample repast over which the four elderly people lingered comfortably.

It transpired that Judge and Mrs. Gowan had planned to take their guests for a drive in the afternoon, dropping them at their own house at the end of it. So that it was after five o'clock when Mr. Brown reached home again and was given Katharine's second telegram. It had come, the servant said, about twenty minutes after he had left the house that morning.

Nearly seven hours of time wasted! How Katharine must have wondered at his delay! Mr. Brown read the telegram and groaned aloud. The words of the message were as follows:—

“MR. N. A. BROWN:

“39 ——— Place,

“Chicago, Illinois.

“Griggs claims land in despatch sent to agent dated to-day. Learn if mother agreed to sale. Oil in quantities. Telegraph what to do. Am staying with kind people.

“KATHARINE ALLEN.”

Mr. Brown started in dumb dismay at the words, "Griggs claims land." He suddenly remembered the document that the lawyer had held in his hand that morning on the hospital steps, and he feared the worst.

Then his judgment returned. He too grasped the significance of the date of Mr. Griggs' telegram to Amsden. He sprang to his feet, realizing that it was very stupid of him to sit there mooning when Katharine was no doubt worrying over his silence.

Without waiting even to explain his hasty departure to his wife, he put on his hat and left the house. He went down town, thinking his message would be sent off more promptly from a big central office. On the way he planned his course of action, and entering the telegraph office demanded of the boy at the desk a pad of blanks.

"I want to write a letter by telegraph," he stated calmly, and proceeded to put down his instructions with a cool disregard as to the number of words that filled the operator with awed amazement.

CHAPTER XXXI

HOPE DEFERRED

It had been a long, hard day to Katharine. When they got back to the farmhouse, she found her hostess dressed and ready to go into the village, where the Declaration of Independence was to be read and speeches made. She was evidently desirous that their young guest should accompany them, but Katharine begged to be excused on account of a headache. She really did feel jarred and sore after her shaking up of the day before. And she was too excited and too uncertain of her self-control to bear the strain of sitting through long hours in a crowd, the cynosure of all eyes. She felt tolerably sure that the incident at the station had already been whispered abroad and she was in too sensitive a mood to endure the whisperings and nudgings and noddings that would no doubt accompany her appearance in public.

"Let her alone, Mandy," called the farmer

from the back bedroom, where he was struggling with the intricacies and unyieldingnesses of a "b'iled shirt." "Of course she don't want to go. She's too tuckered out to sit through one of Judge Wedon's speeches. 'Nd anyhow, she's worried. Let her stay to hum, 'nd get her mind off of herself."

Before they left Katharine asked for writing materials and was supplied with some commercial note-paper, heavily ruled, a bottle of faded ink that had evidently been replenished at the water bucket, and a funny spluttery, rusty pen. She sat down in her room by the window through which she could keep one eye on the road, and, to ease her turbulent brain, wrote a long letter to Mr. Brown, giving the details of her journey, the accident, her own recovery and the great pieces of news, good and bad, that she had heard that morning.

The hours passed. The farmer and his wife returned from the village and Katharine was summoned to dinner. But still no telegram came from Mr. Brown. What was the reason? Why hadn't he answered her despatch? Could it be that he had not received it? Or had he seen Mr. Griggs, learned the worst and hesitated to

tell her? Perhaps the telegram had come and had not been delivered. The station-master had promised to send it out by one of his own sons the instant he received it. But he might have been prevented in some way.

Two o'clock; three o'clock, and still no word. At four o'clock she could wait no longer. She resolved to go into the village and learn for herself whether the message had come.

She did not tell Farmer Gray of her intention, lest his sense of hospitality should prompt his escort, and take the mare out for a third trip to the village. It was not a long walk and the exercise would no doubt do her good after her day of enforced idleness.

Telling Mrs. Gray that she was going for a walk, she put on her hat, took her letter and started off for the town. The road was easy to follow and the well-beaten earth felt firm and springy to her feet. She quite enjoyed her stroll through the late afternoon sunshine. The young green of the fields lent a clearness to the sparkling atmosphere that made the dark earth of the new-plowed soil a restful background.

But disappointment greeted her at the end. No word of any sort had come for her.

Katharine was bitterly disappointed and very anxious as well.

"Are you sure—do you think there could have been any mistake in sending the telegram? The wrong address put or anything?" she asked hesitatingly.

The operator shook his head.

"Not unless you wrote it wrong," he said. "I sent it right after you left this morning. But if it'll make you feel any better, I'll call up Chicago 'nd ask 'em 'f 'twas received all right."

"Oh, if you would!" exclaimed Katharine gratefully. "I should be ever so much obliged!"

The good-natured operator clicked at his instrument and in due time received word that the two telegrams addressed to A. N. Brown, Esq., had both been received and delivered.

Katharine was now utterly at a loss to explain the silence of Mr. Brown. Disappointed and sick at heart she quitted the station and wandered down the street. She was tempted to follow the road which Farmer Gray had pointed out to her in the morning as leading to the disputed property. But she realized that she could accomplish nothing by going, that the

land was over a mile away and that she probably would not know the place when she came to it.

So she retraced her steps, and coming to a large stump by the roadside, where a tree had been felled, she sat down on it and let her thoughts wander away into a sad reverie.

All her lovely castles in the air had tumbled about her ears and had burst like so many bubbles. She feared that Mr. Griggs had really managed to get the land from her mother and a fierce rage burned in her heart against him for his treachery. That he should have taken so base an advantage of two powerless women, ignorant of the ways of the law!

Perhaps Mr. Brown could still regain the land from him on the plea that it had been sold under false pretexts. Mr. Brown! But why had he not sent any answer to her telegram? Had he, too, deserted her? A sense of utter helplessness and desolation swept over her. How could she, a young girl, cope single-handed with the tricks and deceits of an unscrupulous knave!

She heaved a sigh of utter discouragement and rose from the stump, suddenly realizing that

she must have been sitting there for a very long time. The sun had set and it was already growing dusk.

She walked rapidly along the country road, her mind now entirely given up to the thought of getting back to Farmer Gray's as speedily as possible, before it was really dark. She was not afraid of losing her way and felt safe enough on the quiet road, with the farmhouses not very far apart. Still, she glanced apprehensively at the fields on either side of her, and started once or twice as her eye caught some deeper shadow. Once, when a toad hopped across the path, she nearly screamed, and her heart gave a wild bound.

Deeper and deeper grew the purple twilight and still she was very far from her destination. Suddenly she stopped short and listened. Yes, footsteps were certainly advancing behind her! A cold wave of fear swept over her as she moved on again, this time faster, and faster still, until her pace had quickened almost to a run. But to her dismay, the footsteps behind quickened too—were running! They gained rapidly on her and now, giving a terrified glance over her shoulder, she could perceive a dark figure looming up against the shadowy gloaming.

With a stifled exclamation of terror, Katharine broke into a run. The footsteps behind ran too, and faster than she. She could hear the breathing of her pursuer as he gained on her. Then suddenly a voice called out:

"Oh, I say, stop, can't you? I ain't goin' t' hurt you! Hold on, I'm tryin't' catch up with you. I got somethin' f'r you."

These words brought Katharine to an abrupt halt, and the boy, not expecting her to stop so suddenly, nearly ran her down before he could check himself.

"Say," he began, as soon as he had recovered himself, "ain't your name Katharine Allen?"

"Yes, it is," she answered promptly. "What have you got for me?"

"What for did you want to run away from me?" demanded the boy with a grin. "Was it a joke, or was you scared?"

"I was in a hurry to get home," replied Katharine coldly, stung by his smile. "Give me what you've got for me," and she held out her hand imperatively.

"I guess you was in a hurry," said the boy, taking his cap off and running his fingers through

his already tousled hair. "Say, you can run purty well f'r a girl."

"Thank you," said Katharine stiffly, "but I wish you'd give me what you have for me. Is it a telegram?"

"Why, yes, so 'tis a telegram," answered the boy with provoking coolness, and he drew it slowly out of his pocket. "Father said he guessed you was kinder expectin' it. 'Nd he said he guessed you'd find it long enough to make up, kinder, f'r waitin'."

Katharine tore open the envelope and tried to read the words by the dying daylight.

"It's too dark," she exclaimed disappointedly. "I'll have to wait till I get to the house."

"Yep. It's too dark t' see t' read here. Say, don't you want me t' see you home? You sure you won't be scared 'r nothin'?" asked the boy with another grin.

"No, I'm not afraid," replied Katharine, too well pleased with her telegram to take offense. "It's only a short distance farther. Thank you for bringing me this. Good night."

The telegram, when read by the light of Farmer Gray's kitchen lamp, restored Katharine to the heights of hope. It was indeed, a "letter

by telegraph." In his haste, Mr. Brown had not even been at pains to cut out his prepositions.

He said that he would call upon Mr. Griggs the first thing in the morning; warn Mrs. Allen at once against signing any document whatever, and would take immediate steps to dispute the sale if it had already been effected. Katharine was to remain in Amsden until affairs began to get settled, in case any one was needed to be on the spot. And in the meantime she was to find out everything to be learned concerning the property, and the advisability of opening up the oil-wells at once.

After reading her telegram over and over, to assure herself of the comfort of its contents, Katharine went to bed with a light heart, and once again her dreams were tinged with rose-color.

CHAPTER XXXII

THE SLIP 'TWIXT THE CUP AND THE LIP

MR. BROWN partook of a very early and very hasty breakfast on that eventful Saturday morning, and then, armed with Katharine's two telegrams, was driven rapidly down town to Mr. Griggs' office.

That gentleman had awakened that morning with a peculiar sense of exaltation, as if something very good were going to happen ; that excited sensibility which so often presages a catastrophe. "Feeling fey" the Scotch call it.

He had resolved to go to Mrs. Allen's direct from the bank, alleging the necessity of catching a train out of town for the day, as an apology for the matutinal visit. He felt moderately secure of his position, considering that the bill of sale, properly signed and witnessed, was in his possession. Yet he did not lose sight of the fact that his illegal transaction of business

could be easily traced if he did not succeed in carrying out his intention of procuring Mrs. Allen's further signature as a blind. But after all, that was a simple matter !

He began carelessly to hum a tuneless air as he arranged the papers on his desk. If he had known of the interview held between Mr. Brown and Mrs. Allen on the previous evening, he would not have been in so equable a frame of mind.

As it was he started and grew white with a sickening sensation of alarm as a quick, imperative rap sounded on his office door. Before he had time to compose himself and bid the unexpected visitor to enter, the portal swung wide and Mr. Brown came in.

The two men stood eyeing each other in a long silence. The lawyer read the discovery of his guilt, the judgment and the sentence in the other man's stern face. He staggered and clutched the desk to support himself. Then his cool effrontery returned to him, and he straightened himself, trying to put a convincing amount of impertinence into his voice.

"To what do I owe the pleasure of this very early visit, sir?" he asked, casting a glance of

shrewd inquiry at the banker, but taking care to avoid meeting his eye.

Mr. Brown moved forward and sat down deliberately in a chair facing the desk.

"I have come," he said gravely, and ignoring the other's manner, "upon a matter of very serious importance—a matter of the gravest importance."

"Ah, indeed?" observed the lawyer jocularly. "Does the roof leak, or has a pipe burst? Possibly the furnace wants to be cleaned. I dare say Mrs. Allen will be willing to order all repairs that are necessary."

The banker eyed him steadfastly.

"It has nothing to do with repairs on the house, as you are very well aware."

"How should I be very well aware? I am not a mind-reader," retorted Mr. Griggs insolently. "That is generally the errand upon which tenants come to their landlord's lawyer."

Mr. Griggs' fright was making him reckless, and there was more impertinence in his tone than he would ordinarily have permitted himself in speaking to an older man.

But Mr. Brown refused to take offense.

"It is remarkable that you still have the

effrontery to speak of yourself as Mrs. Allen's man of business, in the face of your recent treatment of her," he said bluntly.

"What recent treatment?" demanded the lawyer furiously, driven to bay.

"Your endeavoring to obtain possession of that Ohio property on the ground that it was worthless to her, when you knew all the time the fortune it contained in the shape of a rich vein of petroleum."

Mr. Griggs' face grew livid. So here was Katharine's ally. She had laid her plans well!

He replied in a choked voice:

"I said no more than was signified in her late husband's will. Up to now—even yet, the land is not worth its taxes."

"Merely because the petroleum well has not yet been put into action."

Mr. Griggs saw that the game was nearly up and changed his tactics.

"Why do you say I 'endeavored' to get possession of the property?" he asked, with no attempt to disguise the elation in his voice.

"Because your efforts have not met with success," replied Mr. Brown quietly and unexpectedly.

"Indeed?" sneered the lawyer. "Probably you are not aware that I have at this moment the bill of sale, duly signed and witnessed, in my pocketbook; that the agent at Amsden has already been notified of the change of ownership and has doubtless long before this recorded the transaction in his books."

"He has not already recorded the transaction in his books. And though I am aware that you have a bill of sale, signed and witnessed, as you say, in your possession, I am equally well aware that it is as useless to you as a sheet of blank paper. No," he added with a short laugh, "it is worse than useless. It is condemnatory."

Mr. Griggs' face went from white to gray and a dull spot of purplish red stained each cheek. His hands clutched to control their trembling. His lips compressed and drew into a white, straight line. He was suffering visibly, but still would not give up the fight.

"What do you mean!" he muttered hoarsely.

Mr. Brown shook himself impatiently.

"I mean what I say," he replied harshly. "Come, come, what is the good of all this palaver? It is only putting off the evil moment."

I know that you have been acting in a mean piece of business and you know that I know it. And I know that you know that you've been caught in the act. So hand over the paper, at once !”

He rose and approached Mr. Griggs with his hand outstretched. The lawyer drew back with a snarl like a trapped beast. He buttoned his coat securely across his breast and faced the banker with cringing ferocity.

“I defy you to prove your words !” he said desperately.

Mr. Brown was exasperated.

“I have my proof here,” he replied, exhibiting the two telegrams. “Moreover, I saw Mrs. Allen last night and had it from her own lips that she had signed no papers of any sort except one, yesterday morning !”

“Well ?”

“And business transacted on a holiday is not legal.”

“It is a lie !” burst out the lawyer frantically. “Mrs. Allen has signed several papers for me lately. “How does she know which of them was the bill of sale ?”

“That I dare say,” said Mr. Brown coolly,

quick to perceive his advantage, "was doubtless the argument you had prepared with which to face the world, after Mrs. Allen had signed some other paper for you this morning. But I have forestalled that. Even if I had not gotten here in time to prevent your leaving your office, Mrs. Allen has received instructions and would have refused to put her name to anything.

"Furthermore," he went on, "Katharine Allen is in Amsden, looking after her interests at that end of the line."

"Looking after her interests! She's lying insensible at a farmhouse in the country!" interrupted the lawyer with a returning gleam of triumph.

He took out the station-master's telegram. Mr. Brown read it, recognized Katharine's dictation and smiled.

"True, she was insensible for a time," he answered serenely. "She was stunned by a blow, but a good night's rest in the kind farmer's house restored her sufficiently to intercept your fatally dated telegram to the land agent, and to explain to him the slight mistake that has been made——"

Mr. Brown glanced at his victim and his tone of mocking raillery changed quickly.

"You are ill, man! Sit down a minute," he said with rough kindness.

He could not help feeling sorry for the miserable, cowering wretch before him.

Neither spoke for a time and then Mr. Griggs raised his head and asked thickly :

"What are you going to do with me?"

"If you will give up that bill of sale, and resign the control of Mrs. Allen's affairs at once and forever, she will not prosecute you, otherwise——"

The cowed lawyer drew the long yellow envelope from his pocket and with a shaking hand laid it on the desk. Mr. Brown took up the paper—for he was still suspicious of the man—opened it and read it through.

"Have you any duplicates?" he asked.

Mr. Griggs shook his head.

"Just give me a word of writing to that effect," said the practical man of business.

Then he took the bill of sale, tore it into half a dozen long, clean strips, lighted a match and burned them, one after another, until a little heap of blackened ashes lay on the desk. He

took the written sheet the lawyer handed him, read it through to see that it was worded as he wished, and folded it.

"I want two other documents," he said coolly, "a telegram written out by you, which I will send myself, to the agent in Ohio. And your resignation from the charge of Mrs. Allen's affairs."

Mr. Griggs wrote as he was directed, without a word or gesture of protest. He was, indeed, a broken man.

When everything was concluded to his satisfaction, Mr. Brown rose, took up his hat and left the office with a cool nod.

Left alone, the lawyer leaned his arms on the desk and buried his humiliated face in them. His wealth, his ambition, his reputation, all were gone—shattered at a blow! What did life hold for him more?

He was roused by the quick opening of the door and the loud, jovial voice of his son.

"All right, father. Here I am on time. I had to bolt for it though. Why, hello! What's up?" he exclaimed, stopping short and regarding his father's bowed figure with apprehension. "Had bad news?"

Mr. Griggs looked up at him with anguished eyes.

"Oh, my boy, my boy!" he groaned. "It will fall hardest upon you!"

Then, with the honesty of despair, he made a clean breast of the whole matter to his son. Jim sat in wide-eyed horror, listening to his father's confession. It was a prostrating blow—this sudden complete uprooting of all his childhood's faith and love.

But his loyalty triumphed.

"Never mind, father dear," he said brokenly, going close to his father's side. "I'm terribly sorry. But you didn't do it, you know, at the end. And we can go somewhere and start over again, can't we?"

He held out his hand and his father grasped it in shame-faced gratitude.

CHAPTER XXXIII

ALL'S WELL THAT ENDS WELL

AND so it all turned out in true story-book fashion.

Farmer Gray's estimation of the oil-well as containing "hogsheads 'nd hogsheads to the minute" was not exaggerated, and before another year, the income resulting from the "waste land" had exceeded Katharine's highest flights of fancy.

She and her mother did not go to Europe that summer, as Katharine had at first suggested. Mrs. Allen did not feel equal to the effort of touring, and they could hardly be gone long enough, if they would return in time for the opening of Miss Greaves' school, to stop for long in any one place.

"When your education is completed," Mrs. Allen said, "we can go over there and live for two or three years, and you can study music or something. But it would be deadly to go rush-

ing about from one place to another with a guide and a program of things to see. I'd much rather go to some fashionable summer resort in this country for the hot months."

So Mr. and Mrs. Brown broached their own plan, and extended their invitation to Mrs. Allen and Katharine to spend the summer with them at Mackinac. The two accepted the invitation heartily and the plan succeeded most delightfully.

Katharine became the belle of the little circle of young people at Mackinac, and Lakeside the center of attraction. Mr. Brown bought a boat for her use and Mrs. Brown threw open the house nightly to merry groups of boys and girls, who constituted themselves into an informal supper party or spent the evening on the broad, lantern-illuminated veranda, playing laughter-provoking games or singing, in a not always harmonious but hearty chorus, college and popular songs to the accompaniment of guitar and banjo.

The halls and rooms of Lakeside were made more cheery by the patter of baby feet and the ring of baby laughter, for Mr. Brown had invited his nephew and family to join the happy party at Mackinac.

Alice Warren, too, paid a protracted visit to Katharine, and Dr. and Mrs. Warren were induced to come for such time as the busy doctor could spare from his patients, for a little vacation.

Mr. and Mrs. Brown were very happy in this newly acquired "family," as they called their merry household. But Mr. Brown had to be away more or less. He was superintending personally the erecting and opening of the oil-wells, and his business carried him often to Chicago and Amsden. At the latter village he always found a hearty if homely welcome with Farmer Gray and his kind rheumatic old wife.

Katharine had not forgotten the kindness of all those who had helped her at the time of her misfortune. She had not dared to risk offending the farmer at the end of her visit with them, by offering him money for her board. But she had kept her eyes and ears open during her stay and soon after her return to Chicago, the lifelong desires of each of the two old people was fulfilled. Farmer Gray led into his stable one summer afternoon a thoroughbred Jersey cow, sleek, coffee-colored and meek, the proudest live-stock holder in Seneca County; and the Sunday fol-

lowing Mrs. Gray rustled and crackled into church, the cynosure of all envious feminine eyes, in a shimmering, shining black silk dress.

Other luxuries found their way into the Gray farmhouse. A bottle of liniment for Mrs. Gray's rheumatism, and of syrup for the farmer's cough; warm flannels and beautiful white table-cloths; a basket of hot-house fruits and a case of oranges, which the old people said they had never tasted.

Also, the conductor who had saved Katharine from the burning car, was much keener than before at noting his train's progress, timing it frequently and ostentatiously by pulling out of his pocket, with a great air of indifference, a magnificent gold watch, with his initials and a certain date engraved thereon.

As to Mr. Griggs, his downfall was complete. He was obliged to go into bankruptcy, and the wretchedly involved state of his affairs, and the worthlessness of his credit, came to light. Poor Jim was old enough to realize fully the extent of his father's dishonesties, and suffered the keenest mortification and remorse. As his father had said, the blow fell heaviest upon him.

But he was honest, straightforward and clever, and was bound to make his way in the world,

when he should have outlived his father's disgrace.

When the lawyer's affairs had been settled to the best of the court's abilities, Mr. Griggs gathered together such few worldly possessions as he had a right to claim, and went West with his son.

Before their departure, Jim went to say good-bye to Katharine and her mother. They were still at Mackinac, and Mr. Brown, who liked the boy, had invited him there for a visit. But Jim was too proud to accept hospitality at the hands of those whom his father had so grievously wronged. He took an early train up from Chicago, returning the same night. His father refused to accompany him.

Just at first Mrs. Allen had been a good deal cut up at the revelation of the lawyer's treachery. As has been hinted in these pages, Mr. Griggs had acquired a certain hold over her will, and her fancy as well. Indeed, the possibility had existed in her mind that, if she were sufficiently urged, and there had seemed very good reason to expect the persuasion, she might consent, after a proper interval of mourning, to change her name to that of Mrs. Josiah H. Griggs.

But it is hardly probable that her heart was really touched, for she did not pine over her disappointment.

The meeting between Katharine and Jim threatened to be a little awkward. Neither of them knew just what to say. Jim hesitated to congratulate Katharine upon her good fortune, it having been so nearly wrecked by his own father. And Katharine felt a natural delicacy in broaching the subject.

They discussed generalities in rather formal tones, and the visit was a very different one from those Jim had been accustomed to pay her in the old days, when a spirit of affectionate good-comradeship existed between them.

But Jim was resolved not to go without making some sort of apology. Just what the apology was to be for was vague in his mind, yet he felt some sort of expression of regret to be necessary.

"I say, Kate, I'm—I'm awfully sorry about it, you know," he exclaimed abruptly. "It isn't as if some harm had really been done that I could make up to you again. I can only be awfully sorry."

"Please don't say anything more about it,

Jim," pleaded Katharine. "It's all over and ended now. Don't think of it again, and let bygones be bygones."

"You are very generous, Kate," he replied slowly, "but there are some things a fellow can't forget, you know. He stopped speaking. He could not go on without criticising his father, and his loyalty would not allow him to do that.

Katharine understood this and respected him for it.

"It's all right, Jim——" she was beginning, when Mr. Brown entered the room, relieving them of a very awkward situation.

"How do you do, Jim," said the banker cordially, coming forward with outstretched hand. "You're sure you can't be persuaded to change your mind and stay with us awhile?"

Jim shook his head.

"You are very kind, sir," he replied, rising. "But I'm afraid I can't."

"Well, well, sit down a minute. There's something I want to say. Just a word. There is a very excellent position in my nephew's bank. He needs a young fellow of about your age and brains, and the salary is good with

prospects of promotion. The duties are easily learned and—well, in fact he wants you for the place.”

Jim flushed and paled by turns. His bright, clear eyes dimmed with emotion and his throat swelled. He was completely overcome by this proof of trust and confidence in him.

“Oh, sir,” he said brokenly, “you are very kind. I appreciate your offer and all it means. But I can’t take it. I—I must go with my father.”

He turned away his face. It was very hard to refuse this helping hand and relinquish these kind friends. But Mr. Brown gave a quick, pleased nod.

“My boy, I’m proud of you,” he exclaimed heartily. “Shake hands. You are a true-hearted, loyal boy. Good-by. God speed you.”

Jim took his hand and shook it in a long grateful silence. Then he turned to Katharine.

“Good-by, Kate,” he said in a low voice. “I wish you all the luck and happiness in the world. And some day, perhaps I can dare come back and ask you to forgive my father.”

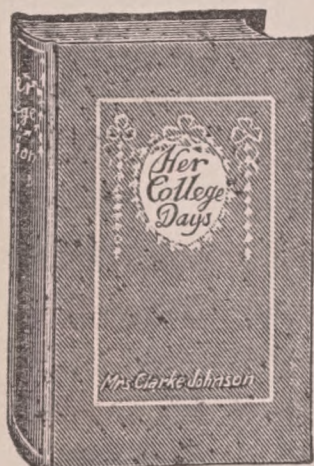
“I can do that now, Jim,” replied Katharine

earnestly. "But you must surely come back to us some day."

"You must indeed, my boy. And you will find your old friends faithful," added Mr. Brown as the boy turned and left the room.

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By Mary A. Denison

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The heroine is not an impossible character but only a pure, winsome, earnest girl, who at fourteen years of age is suddenly bereft of fortune and father and becomes the chief support of a semi-invalid mother. While there are many touching scenes, the story as a whole is bright and cheerful and moves forward with a naturalness and ease that carries its readers along and makes them reluctant to put down the book until the end is reached.

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